FINATEXT

HOLDINGS

Third Quarter FY2024 Financial Results

Finatext Holdings Ltd.

February 14, 2025

SUMMARY

Q3 FY2024 Actual

Notable increase in partner numbers with revenue +43% YoY on track for robust growth.

Revenue
5,192 m. yen
YoY +43%

Partners
(Financial Infrastructure)
29
vs. FY-end +7

Adj. EBITDA[1]
669 m. yen
Margin 13%

Net Income
Attributable to Owners of Parent
413 m. yen
Margin 8%

FY2024 Guidance

Guidance for profits has been revised upward due to lower-than-expected outsourcing costs resulting from improved productivity.

Revenue
7,627 m. yen
YoY +42%

Partners
(Financial Infrastructure)
30
vs. FY-end +8

Adj. EBITDA[1]
944 ▶ **1,068** m. yen
Margin 14%

Net Income
Attributable to Owners of Parent
180 ▶ **571** m. yen
Margin 7%

1. Adj. EBITDA = Operating income + (Depreciation + Stock-based compensation expense)

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OUR BUSINESS

Our Mission

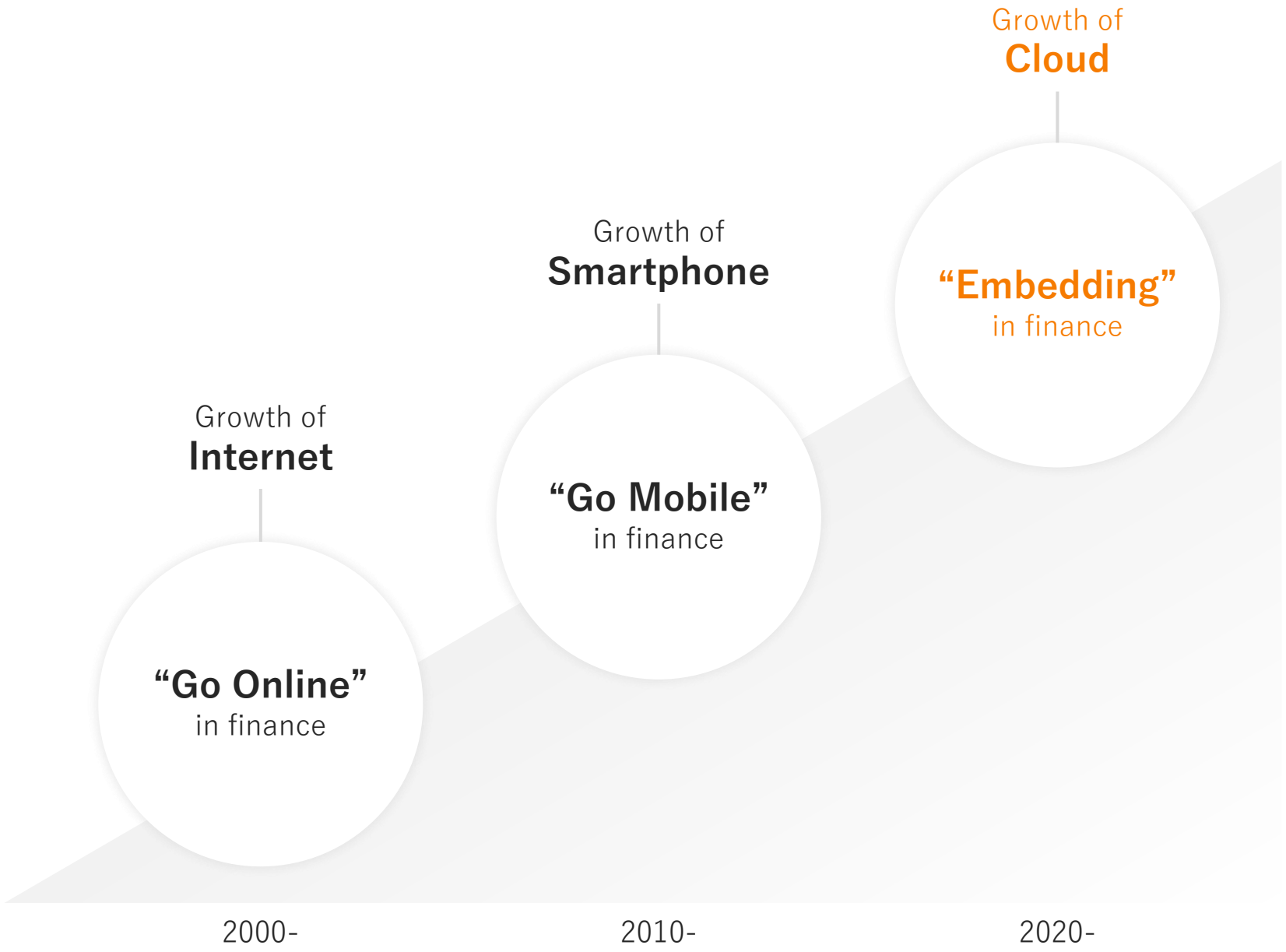
By realizing our mission together with our partners, we aim to provide financial services connected to our daily lives.

Reinvent Finance As a “Service”

Next-gen Cloud Infrastructure

On the rise of cloud technology, we are among the first to develop cloud-based infrastructure.

Possible to provide financial products at a lower cost than conventional systems in a form embedded in various daily services.



Vision

With the next-gen cloud infrastructure, we aim to transform the structure of the financial industry from “vertically integrated” to “horizontally integrated”.

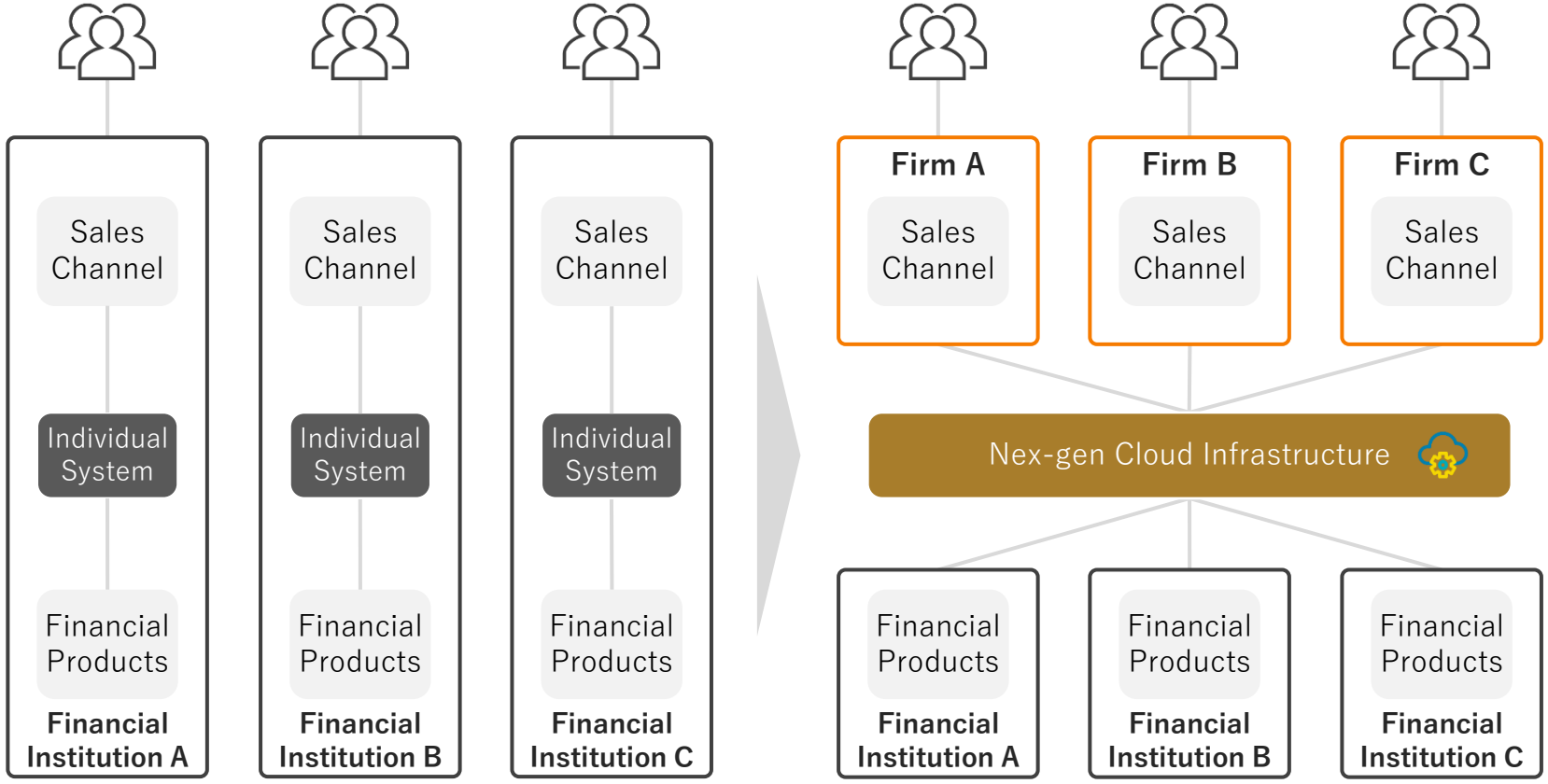
This will enable the convenient use of financial services from companies close to users' lives.

Incumbent Institutions

- Financial institutions work in a vertically integrated manner from origination to sales of financial products

Finatext’s Approach

- Separate origination / monitoring from marketing of financial products
- Financial institutions will focus on origination / monitoring of financial products, while companies closer to users' lives will take charge of marketing



Our Business

We started business of Fintech Solution in 2014.

After entering into the field of Big Data Analytics in 2016, we started our current core business, Financial Infrastructure, in 2018.

	Overview	Example
Fintech Solution (2014-)	• Develops **front-end applications** and provides **off-the-shelf tech solutions** to financial institutions to accelerate their DX • Beside system development, we also provide service planning and marketing support	**"Money Canvas"** • Support development in MUFG Bank's asset management platform • Provide Finatext's ID integration solution
Big Data Analytics (2016-)	• Provide **alternative data** for institutional investors and governments • Possess knowledge of cleansing and analysis of **POS and credit card data**	**"Alterna Data"** • Provide performance forecasts and price trends of individual tickers 
Financial Infra-structure (2018-)	• Provide **cloud-native, API-based infrastructure** for asset management and insurance businesses	**"BaaS"** • Infrastructure that enables partner companies to provide stock trading services for individual customers Japan Stock US Stock Robo advisory Fractional Shares

BUSINESS HIGHLIGHT

New Release of Brokerage DWM

2 IFA companies adopted our AM platform DWM.

LIFE-D launched “Life Design Manager”, a unique investment management service that integrates investment and donations.

Prudential Japan FS adopted “Smart Manager”, an investment management service co-developed by Financial Standard and us.

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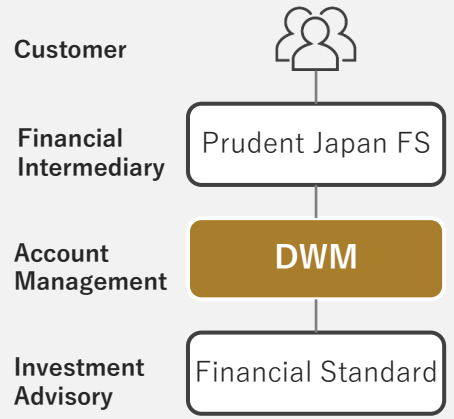
LIFE-D

- In December 2024, it started to use our DWM to provide “Life Design Manager”, a discretionary investment management service for U.S. stocks (including ETFs).
- Offers features such as use of growth investment quotas in new NISA, setting up accounts by purposes, and selection of dividend payment methods.
- Adopts a goals-based approach to provide personalized asset management solutions that closely align with each client's life objectives.

Prudent Japan Financial Service

- In January 2025, it started to use our DWM “'Smart Manager” which is co-developed with the leading IFA company Financial Standard, to provide a discretionary investment management service under its own brand, “Prudent Wrap.”
- Offers 16 investment courses based on U.S. stocks/ETFs, mutual funds, and Japanese stocks/ETFs.
- Adopts a goals-based approach and supports the new NISA system.



Collaboration in Insurance Infra.

Agreed to collaborate with NEC, which has extensive experience and cutting-edge generative AI capabilities, to support insurance companies in system modernization by leveraging NEC's expertise and our "Inspire".

Aim to offer the service to insurance companies in FY2025.

Collaboration with NEC

1. Reduced Time-to-Market for Insurance Products and Services Through Inspire

- Utilize our SaaS-based insurance infrastructure "Inspire," covering the entire insurance business process from contract to maintenance and payment.

2. Realizing advanced operations with generative AI

- NEC owns "cotomi," its proprietary generative AI with superior Japanese language capabilities and high-speed, high-accuracy performance, along with extensive knowledge in generative AI implementation.
- Support achieving advanced insurance operations by combining these technologies and knowledge with our expertise in the financial sector.

3. Flexible system development with improved CX via low-code tools

- By utilizing low-code tools, we can perform flexible and swift planning and proposing of improvements to CX, development of UI during new product additions or product revisions, regardless of developer skill levels.

4. Minimizing testing costs by using reference architecture

- Adpot an architecture that separates the front-end user interface from the back-end database and limits customization scope.
- By combining pre-verified tools and services, insurance companies can begin system development quickly without evaluating and verifying system configurations from scratch.

Launch of New Product

Launched "DataLensHub" by expanding our financial industry data services to the real estate sector.

Providing solutions that use data and generative AI to streamline operations such as commercial leasing and store development in commercial real estate sector.

DataLensHub
POWERED BY FINATEXT GROUP

	DataLens Commercial Leasing	DataLens Trade Area Analysis	DataLens Store Development
Overview	• A service that uses external data to extract tenant's intentions and tendencies for store openings	• A service that uses external data to analyze consumer needs within a trade area	• A store development DX tool that combines generative AI with trade area analysis features
Target	• Real estate developers operating large commercial facilities	• Store operators such as restaurants and fitness studios • Real estate developers	• Store operators considering new store openings
Features	• Possible to build a dedicated CRM platform by combining clients' internal data on stores and brands with external data	• Enable purchase trend analysis in potential store locations and sales forecasting for new stores and renovations by combining multiple data	• Streamline decision-making process of store openings, by combining features of trade area analysis and a property information management tool powered by generative AI
Data	Intent Data / Store Opening Data / Job Posting Data / Location Data / Credit Card Data / ・・・		

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New PoC Project

Started PoC with Gate One, operator of the digital signage media “FamilyMartVision,” to support customer attraction to facilities near convenience stores.

With data and generative AI, we support not only store openings, but also customer attraction and promotional activities.

Community-based customer attraction using “FamilyMartVision”



- FamilyMartVision is one of Japan's largest in-store retail media networks, installed in approximately 10,050 FamilyMart stores nationwide (as of December 2024).
- By capturing localized advertising needs, FamilyMart's retail media aims to establish a new community-based customer attraction method and revitalize local communities and commerce.
- We have supported new store openings for restaurants, retail stores, and large commercial facilities by using data to understand the characteristics of potential store-opening areas.
- Based on data-driven trade area analysis, we have started PoC in selected areas with Gate One, operator of FamilyMartVision, to provide comprehensive support from store opening through customer attraction and promotional activities.

QUARTERLY RESULTS
FY2024 Q3

Q3 Financial Summary

Revenue soared to **¥5,192m, +43% YoY**, largely driven by Financial Infrastructure.

Profits have greatly improved, with a **gross profit margin of 64% and an adjusted EBITDA margin of 13%,** surpassing our annual plans.

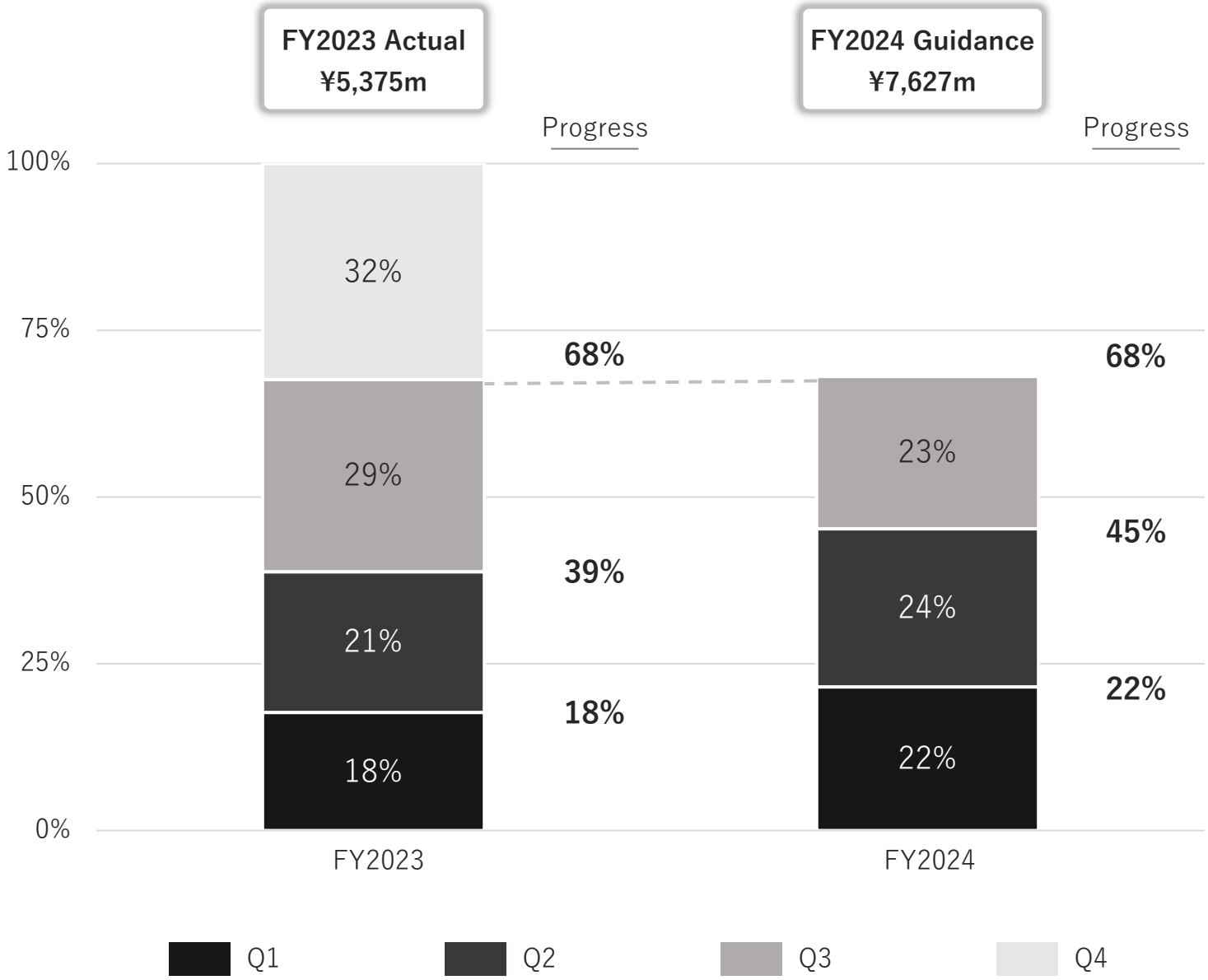
	FY2024 Q3	FY2023 Q3	YoY	Major Factors
Revenue	**5,192**	**3,633**	**+43%**	• Increase in one-off and usage-based revenue in Financial Infrastructure
COGS	1,845	1,515	+22%	• Rise in labor and outsourcing expenses due to rising number of projects
Gross Profit	**3,347**	**2,117**	**+58%**	
COGS Ratio	64%	58%	-	
Adj. SG&A[1]	2,677	2,020	+33%	• Rise in labor and revenue share due to business expansion
Adj. SG&A Ratio	52%	56%	-	
Adj. EBITDA[2]	**669**	**97**	**+587%**	
Adj. EBITDA Margin	13%	3%	-	
Depreciation + Stock-based compensation expense	167	59	+183%	• Recorded SO related expenses (¥85m)
Margin	3%	2%	-	
Operating Income	**501**	**38**	**+1,215%**	
Operating Margin	10%	1%	-	
Ordinary Income	490	33	+1,382%	
Net Income Attributable to Owners of Parent	413	▲ 141	-	

1. Adj. SG&A expense = SG&A expense - (Depreciation + Stock-based compensation expense)
2. Adj. EBITDA = Operating income + (Depreciation + Stock-based compensation expense)

Revenue Progress

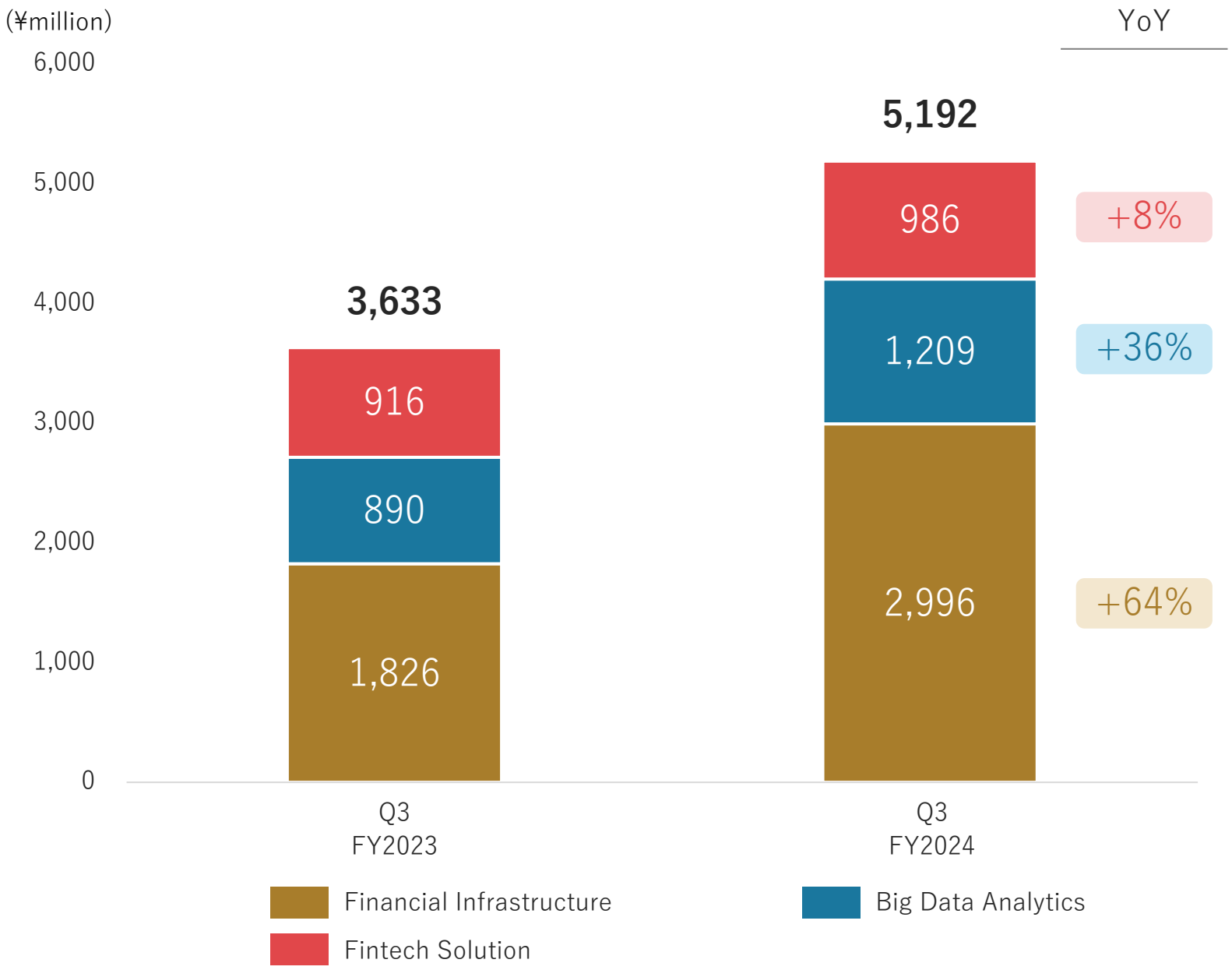
Although the progress rate compared to the annual plan remains at 68%, it is on par with the same level as last year.

We are making steady progress towards our full-year plan.

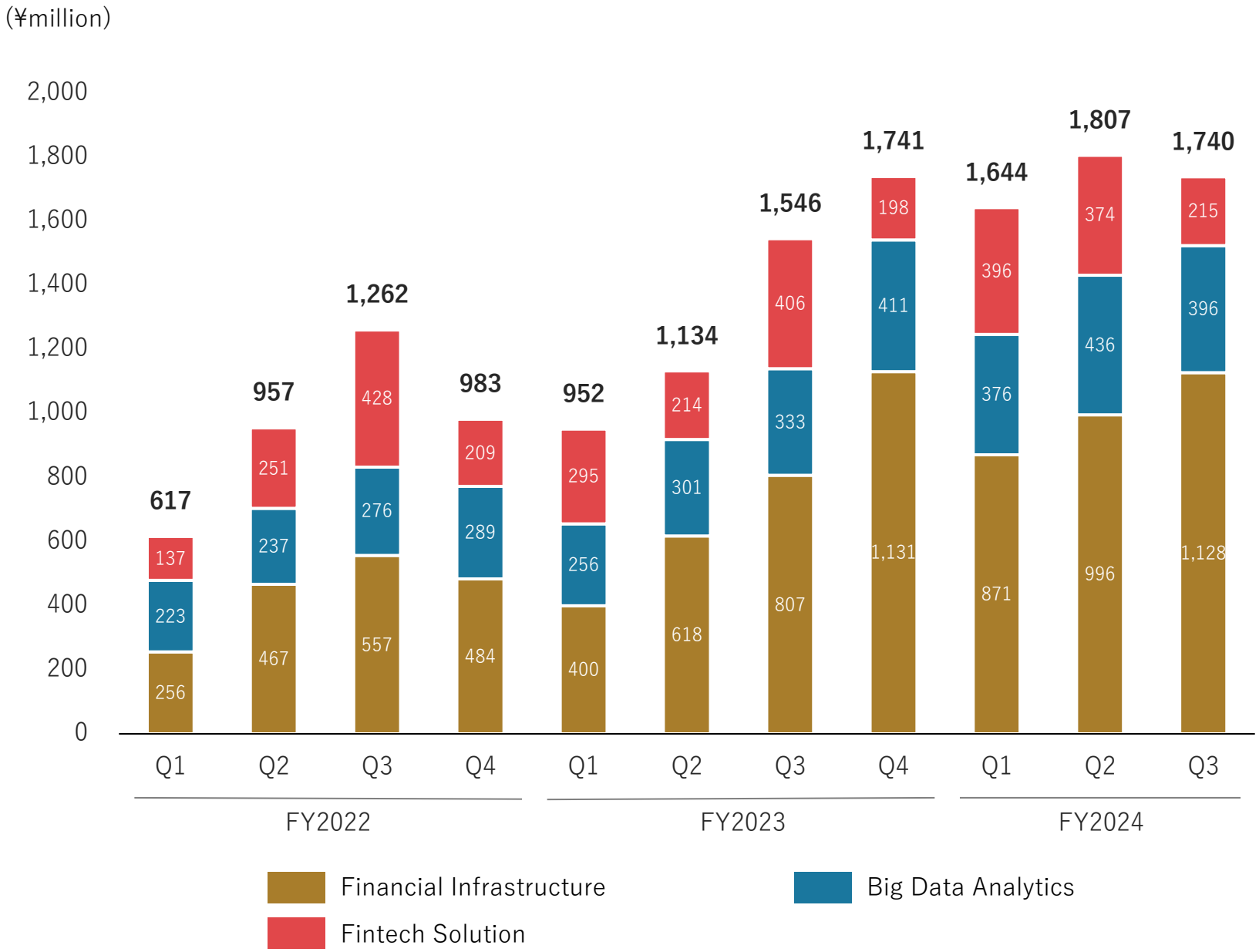


Revenue by Segment

Financial Infrastructure drove revenue growth with +**64% YoY**.

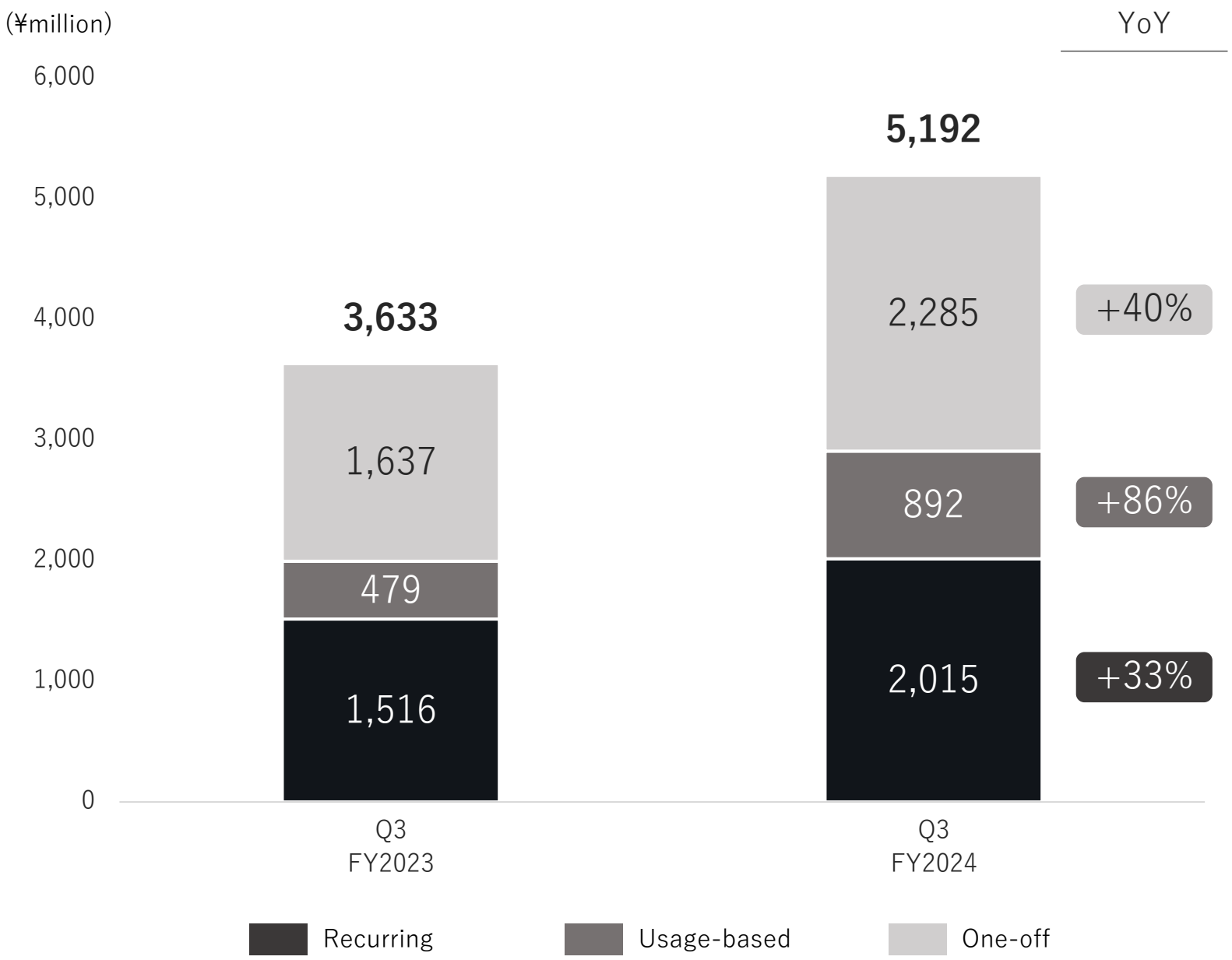


Revenue by Segment

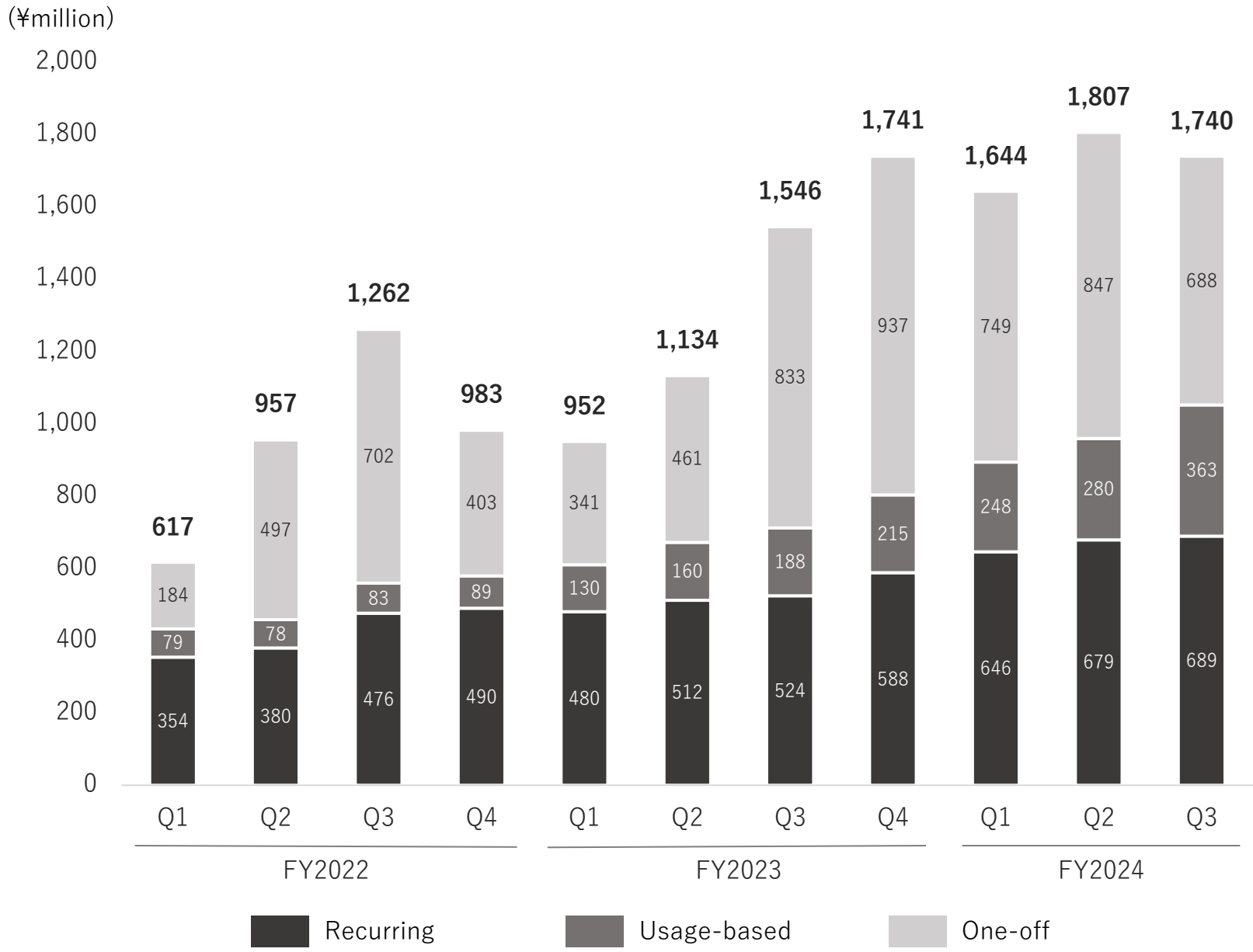


Revenue by Type

Due to the increased number of Financial Infrastructure partners and growth in AUM, **one-off revenue +40% YoY and usage-based revenue +86% YoY**.



Revenue by Type



(For Reference) Revenue Type

One-off revenue received at the time of system implementation, and recurring revenue and usage-based revenue received subsequently.

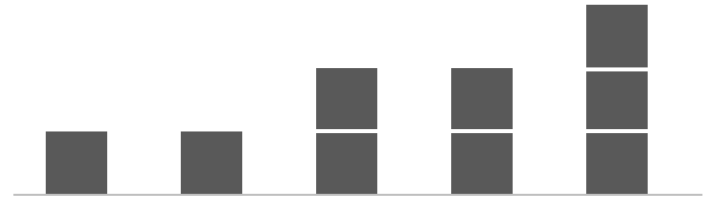
1 One-off

- One-off revenue received from partners at service implementation and additional development



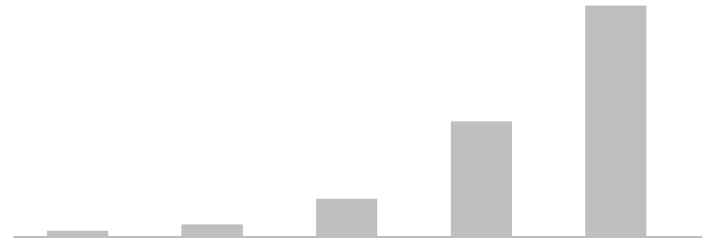
2 Recurring

- Recurring revenue received monthly from existing partners for operations



3 Usage-based

- Usage-based revenue according to AUM and insurance premium income

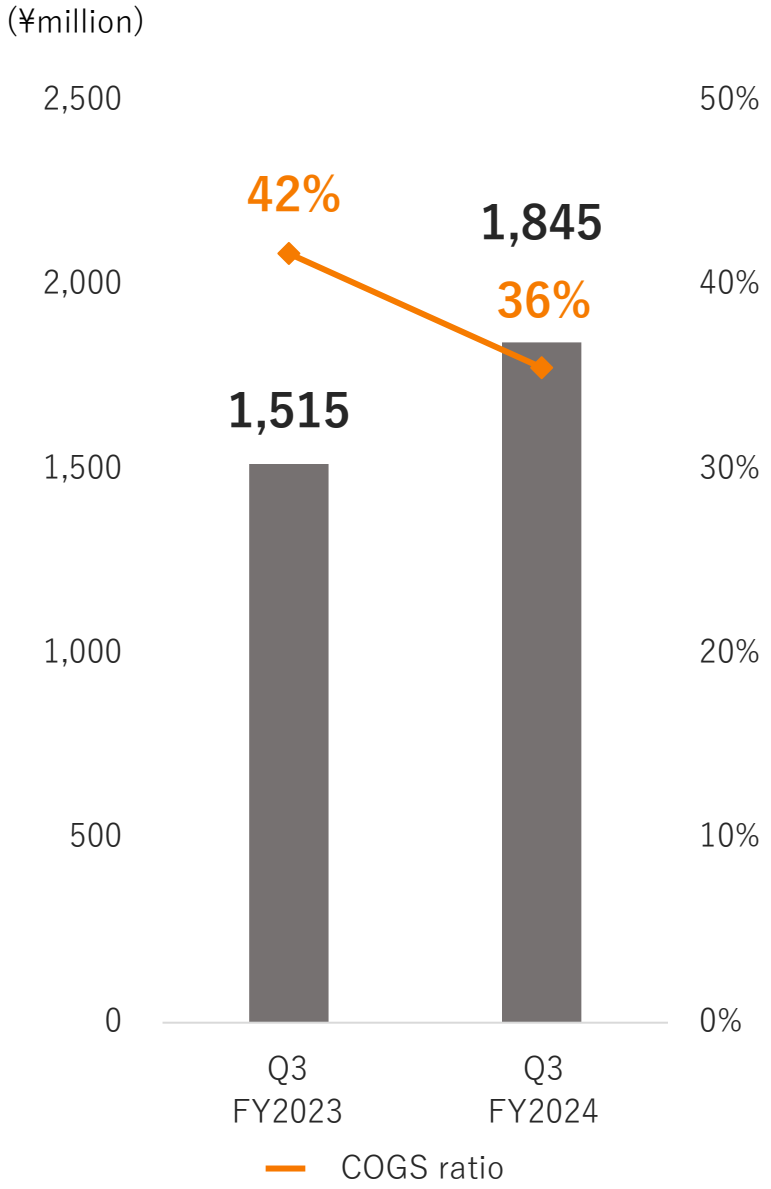


COGS and SG&A

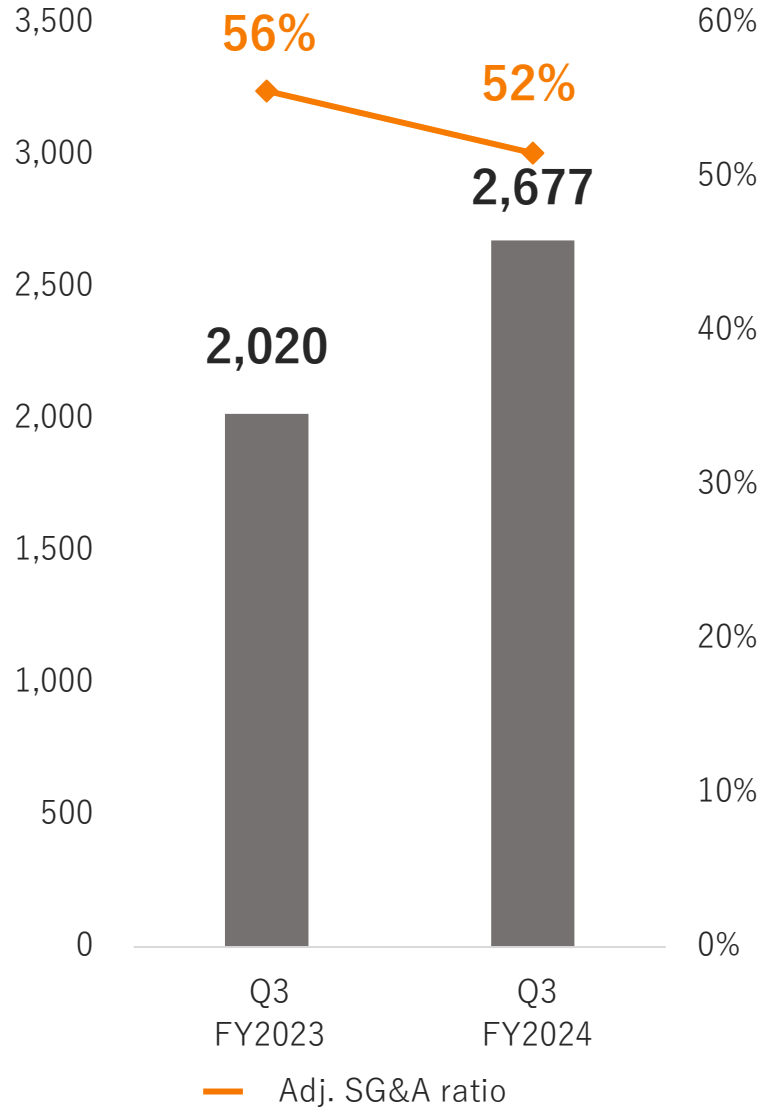
While revenue increased by +43%, COGS remained at YoY +22%, reducing COGS ratio to 36%.

Adjusted SG&A expenses were also capped at YoY +33%, bringing adj. SG&A ratio to 52%.

COGS



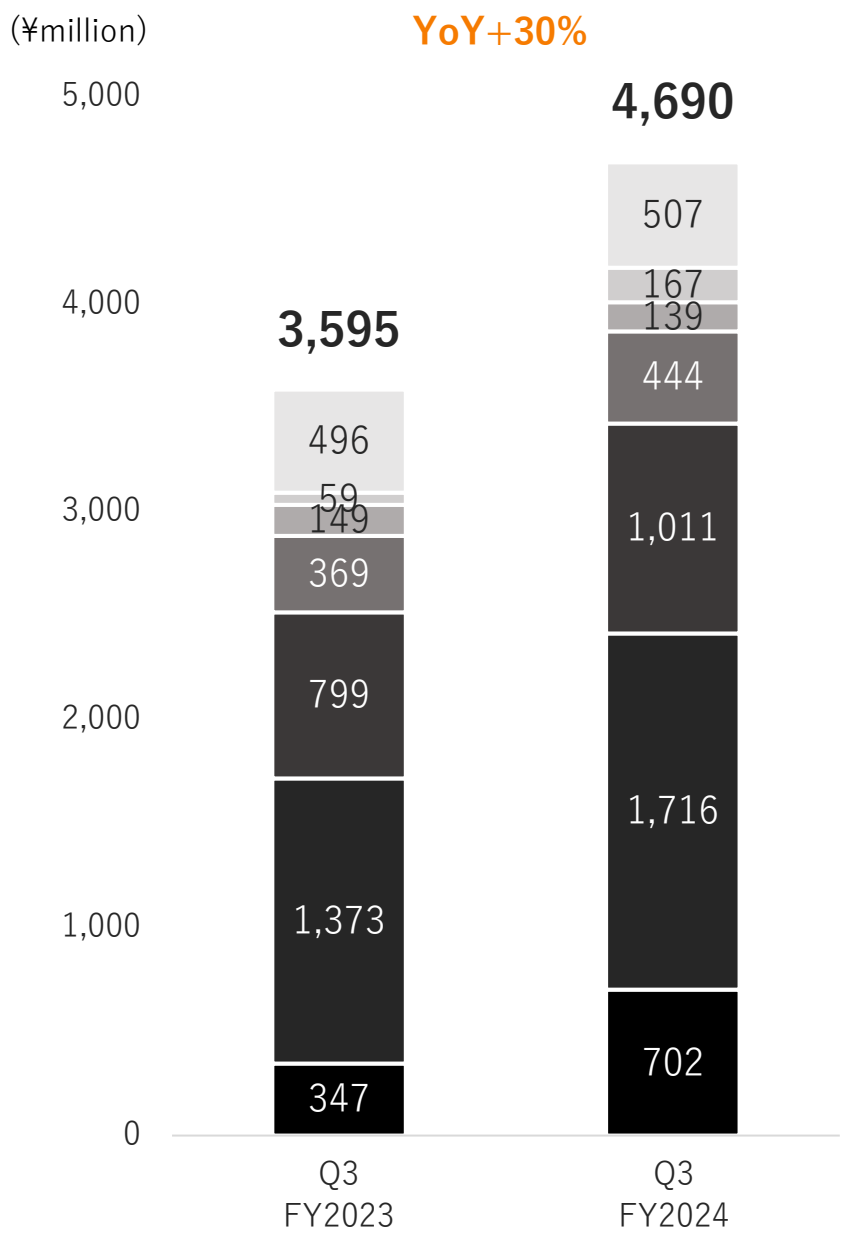
Adj. SG&A expense[1]



1. Adj. SG&A expense = SG&A expense - (Depreciation + Stock-based compensation expense)

Cost Breakdown

Labor and outsourcing expenses are less than originally planned, resulting in **revenue +43% YoY while overall expenses remained at +30% YoY.**



Other （YoY+2%）
- Increased YoY due to additional office-related expenses

Depreciation + Stock-based Compensation Expense （YoY+183%）
- Recorded expenses of SO issued in April and October 2024 (¥85m)

Advertising Expenses （YoY-6%）
- Trending at roughly the same level as the same period last year

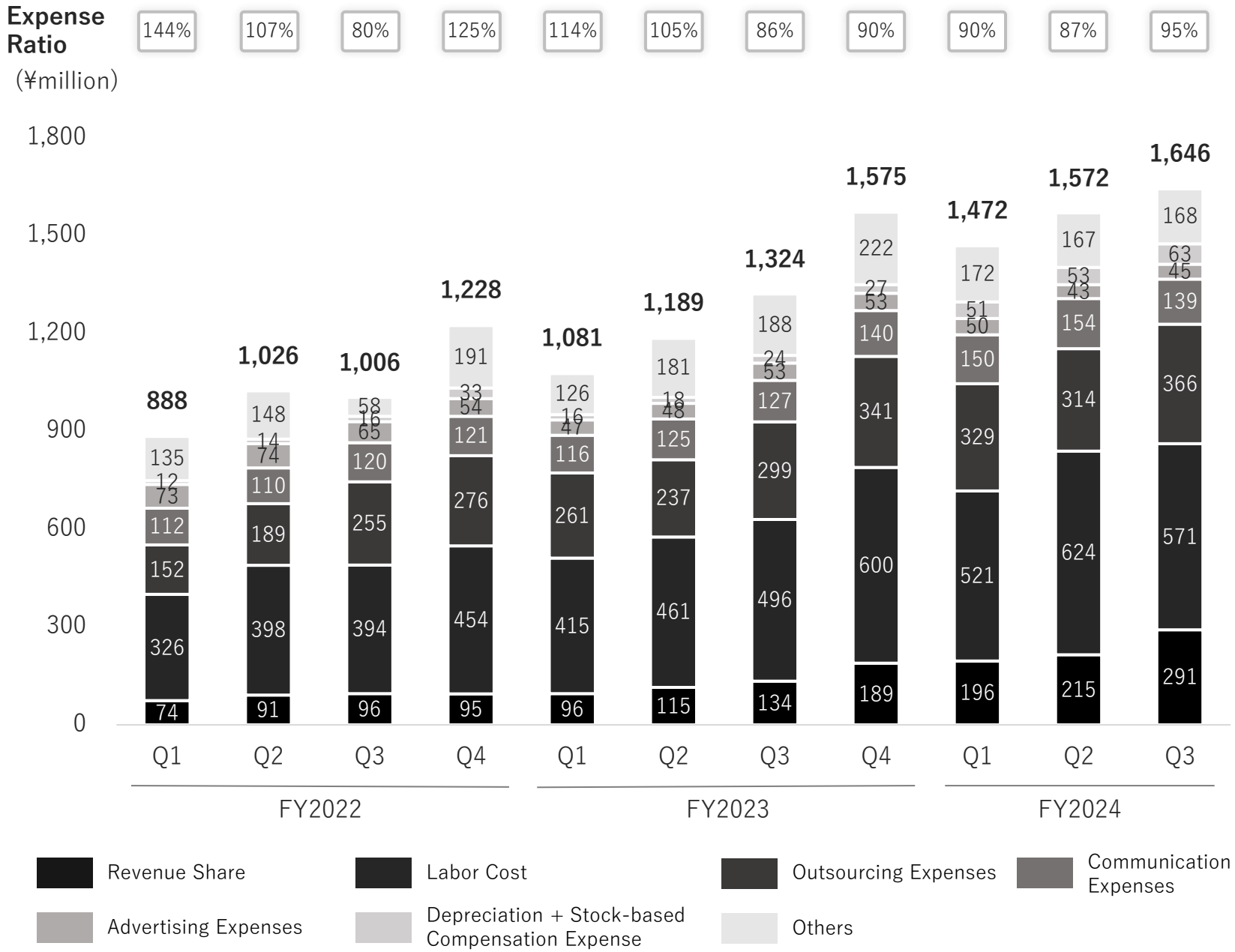
Communication Expenses（YoY+20%）
- Increase due to business expansion and currency depreciation

Outsourcing Expenses （YoY+27%）
- Mainly due to increase in development projects

Labor Cost （YoY+25%）
- Increased due to team expansion

Revenue Share （YoY+102%）
- Increased mainly due to respective growth of Data License Business and Financial Infrastructure

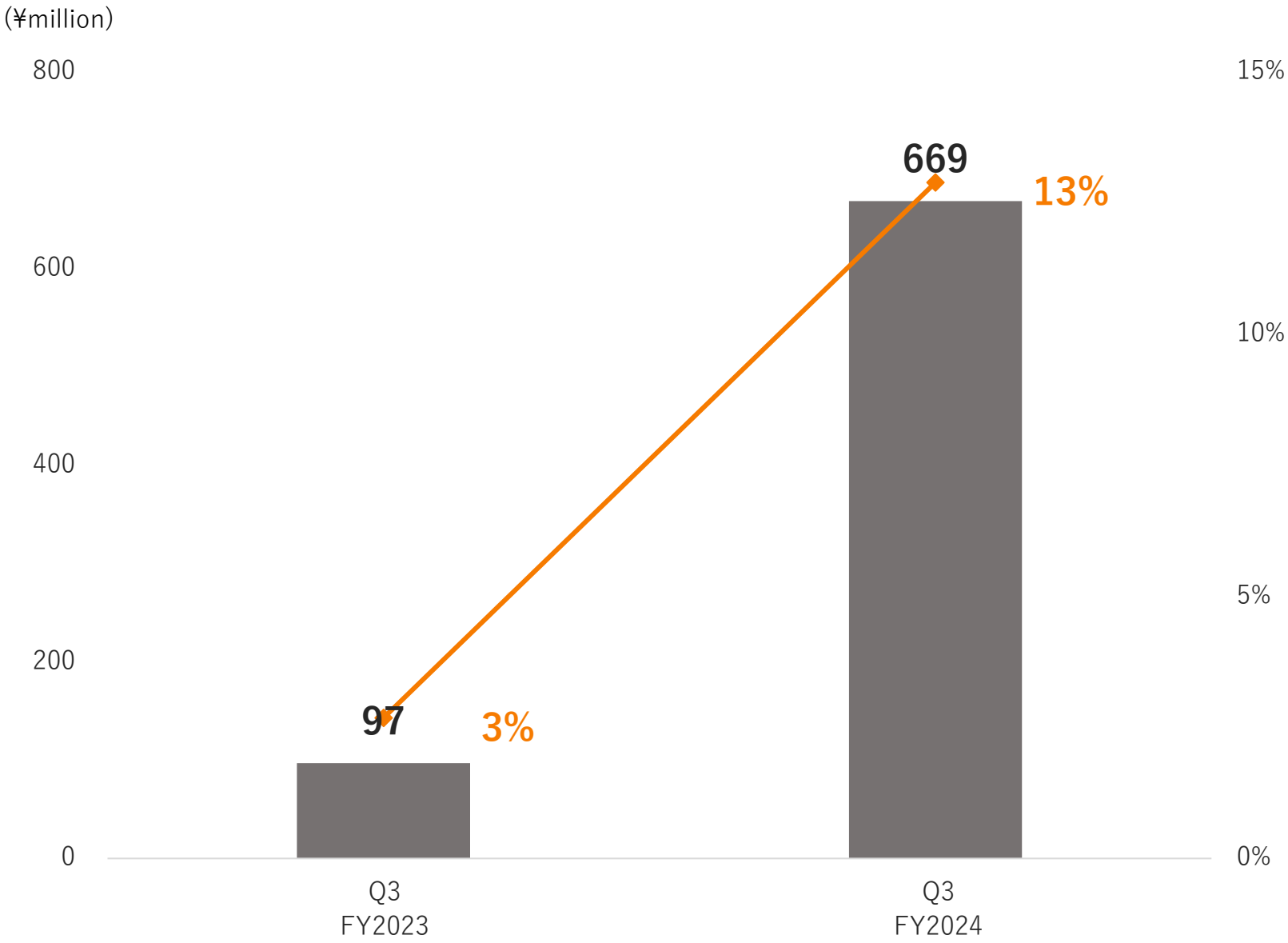
Cost Breakdown



Adj. EBITDA

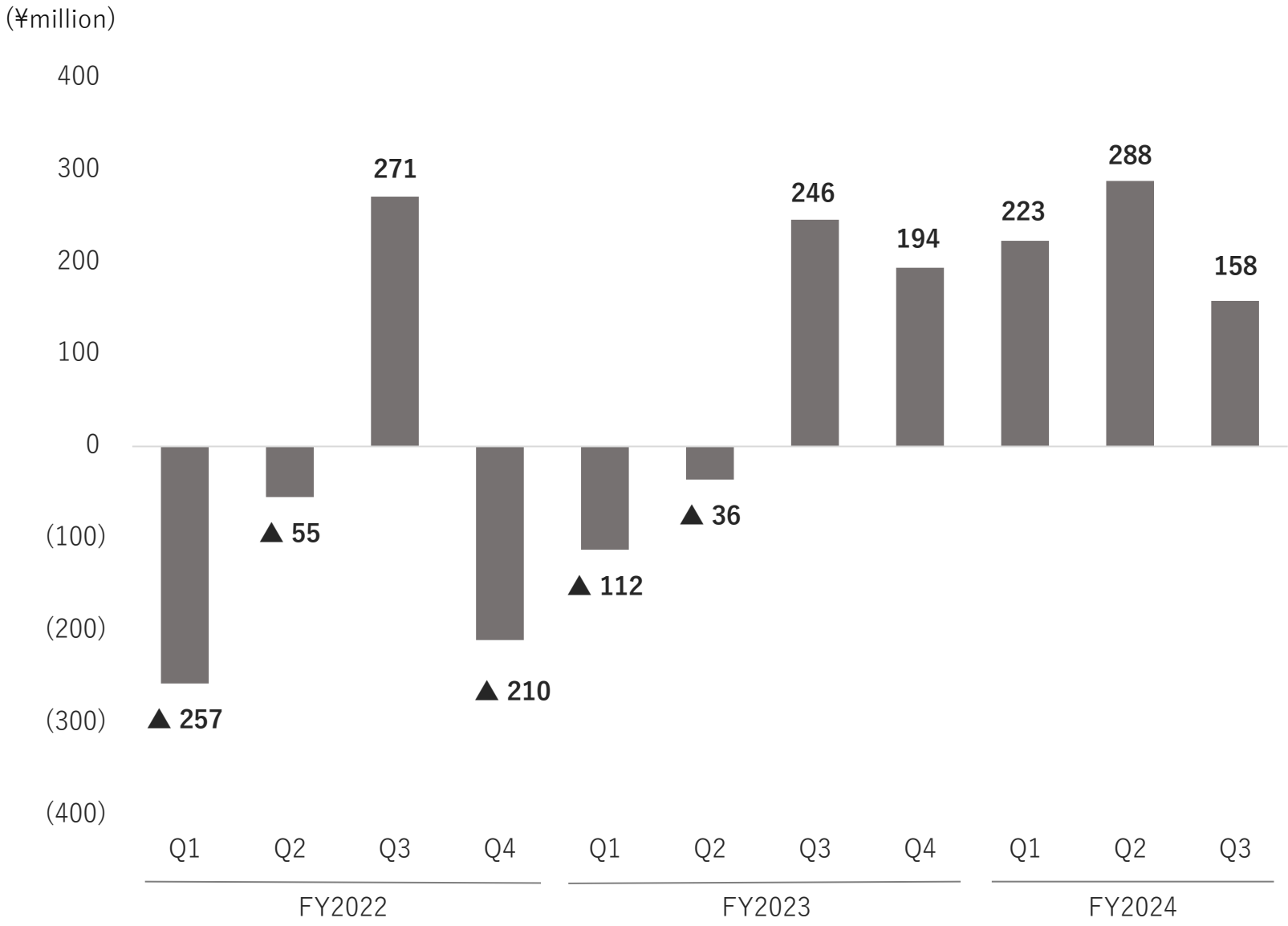
With the increase in revenue, profitability has significantly improved.

Adj. EBITDA[1] margin is trending beyond the annual plan of 12%, at 13%.



1. Adj. EBITDA = Operating income + (Depreciation + Stock-based compensation expense)

Adj. EBITDA

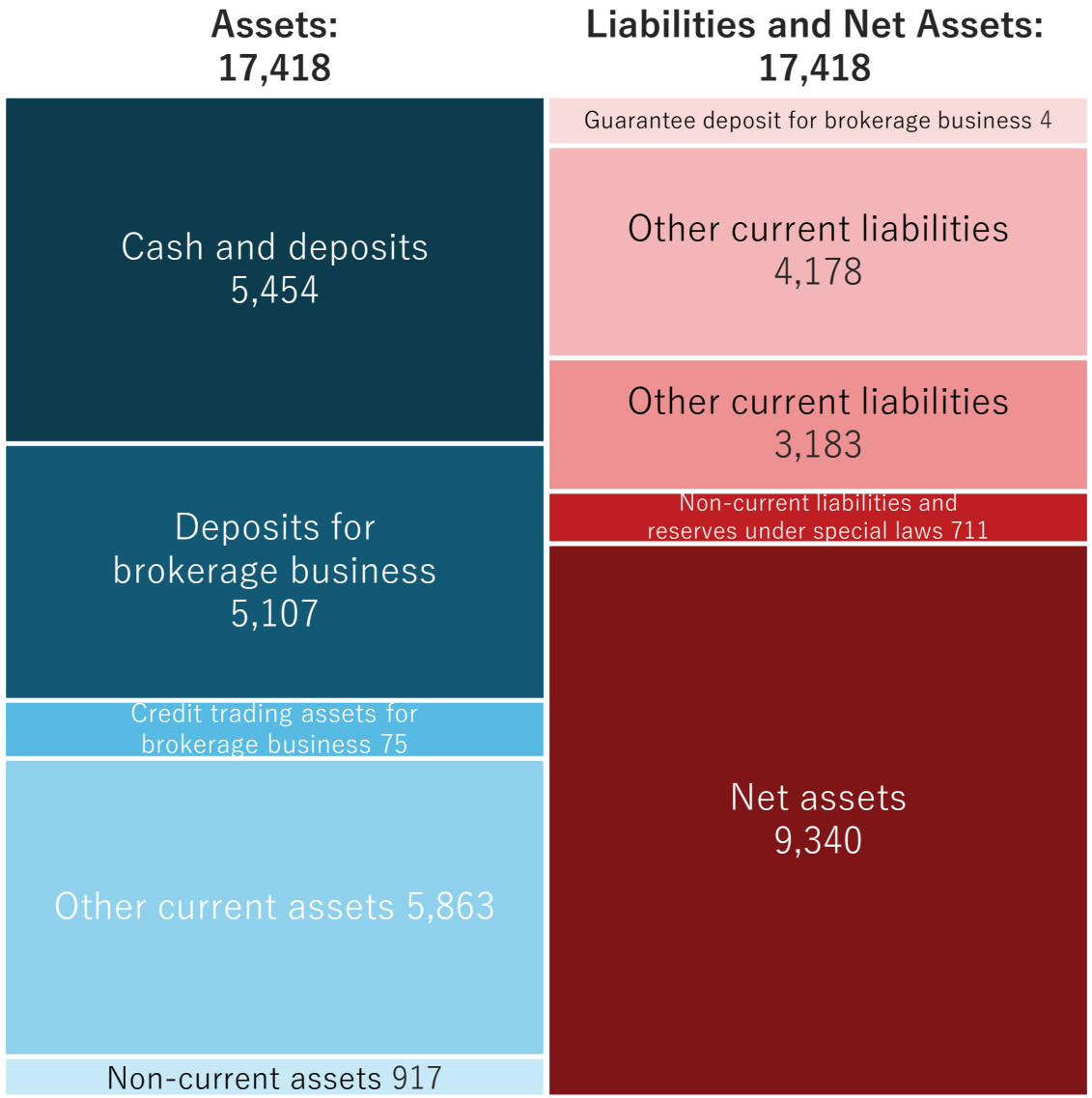


1. Adj. EBITDA = Operating income + (Depreciation + Stock-based compensation expense)

Balance Sheet

Strong financial base with about ¥5.5b in cash and deposits as of the end of December 2024.

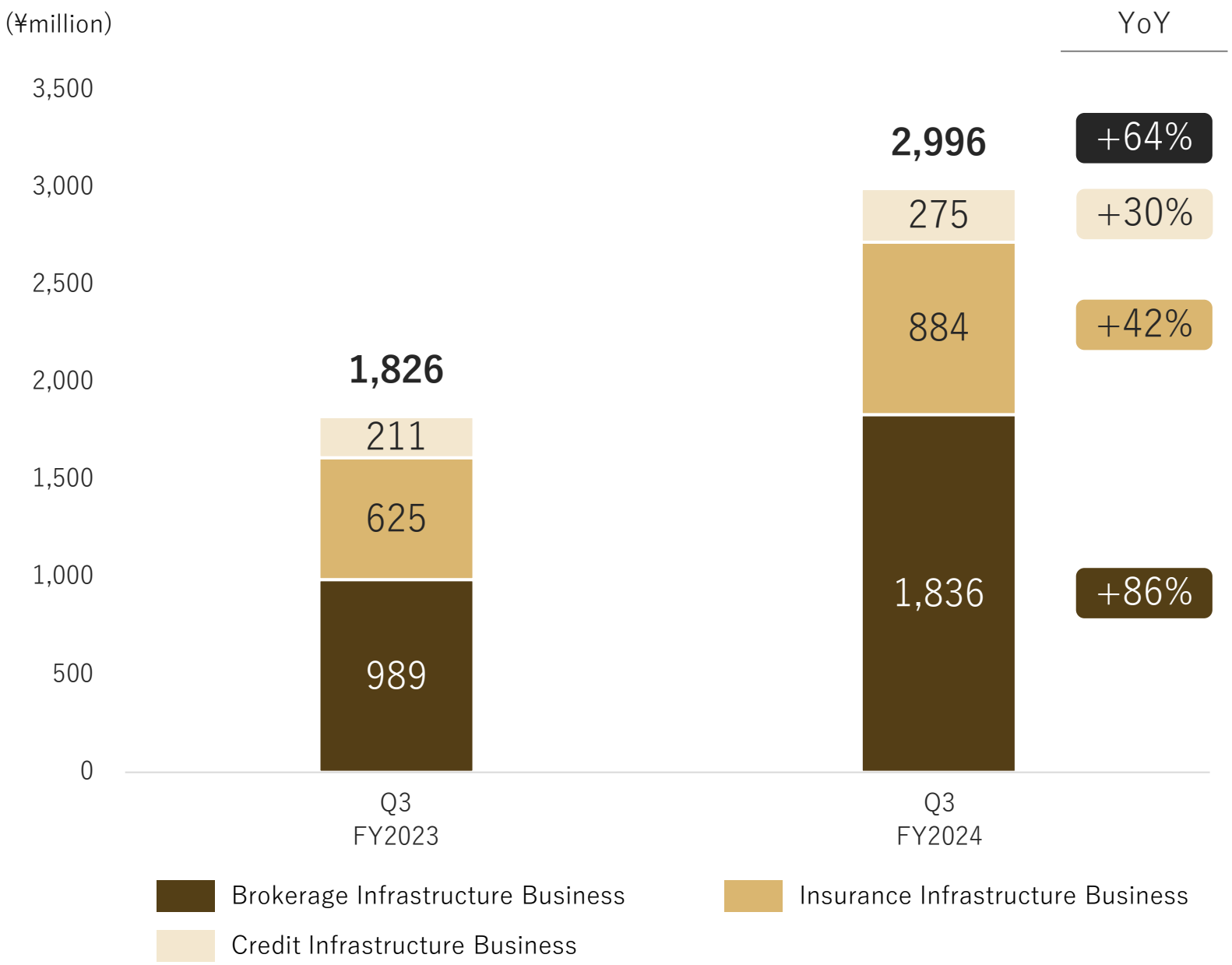
(¥million)



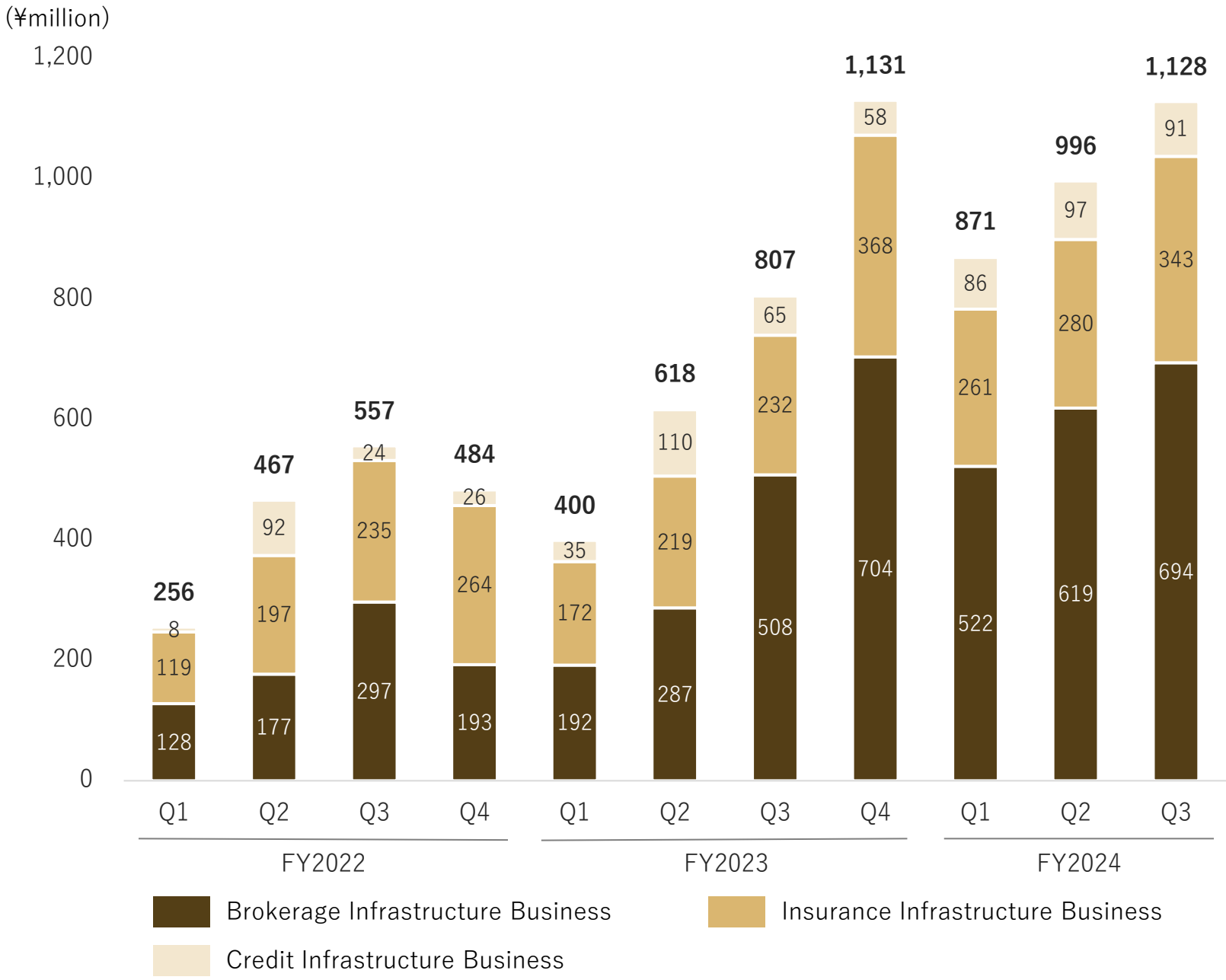
QUARTERLY RESULTS BY SEGMENT FY2024 Q3

Revenue by Business

While all businesses are growing, particularly Brokerage Infrastructure grew extensively, resulting in a **revenue increase of +64% YoY to ¥2,996m**.

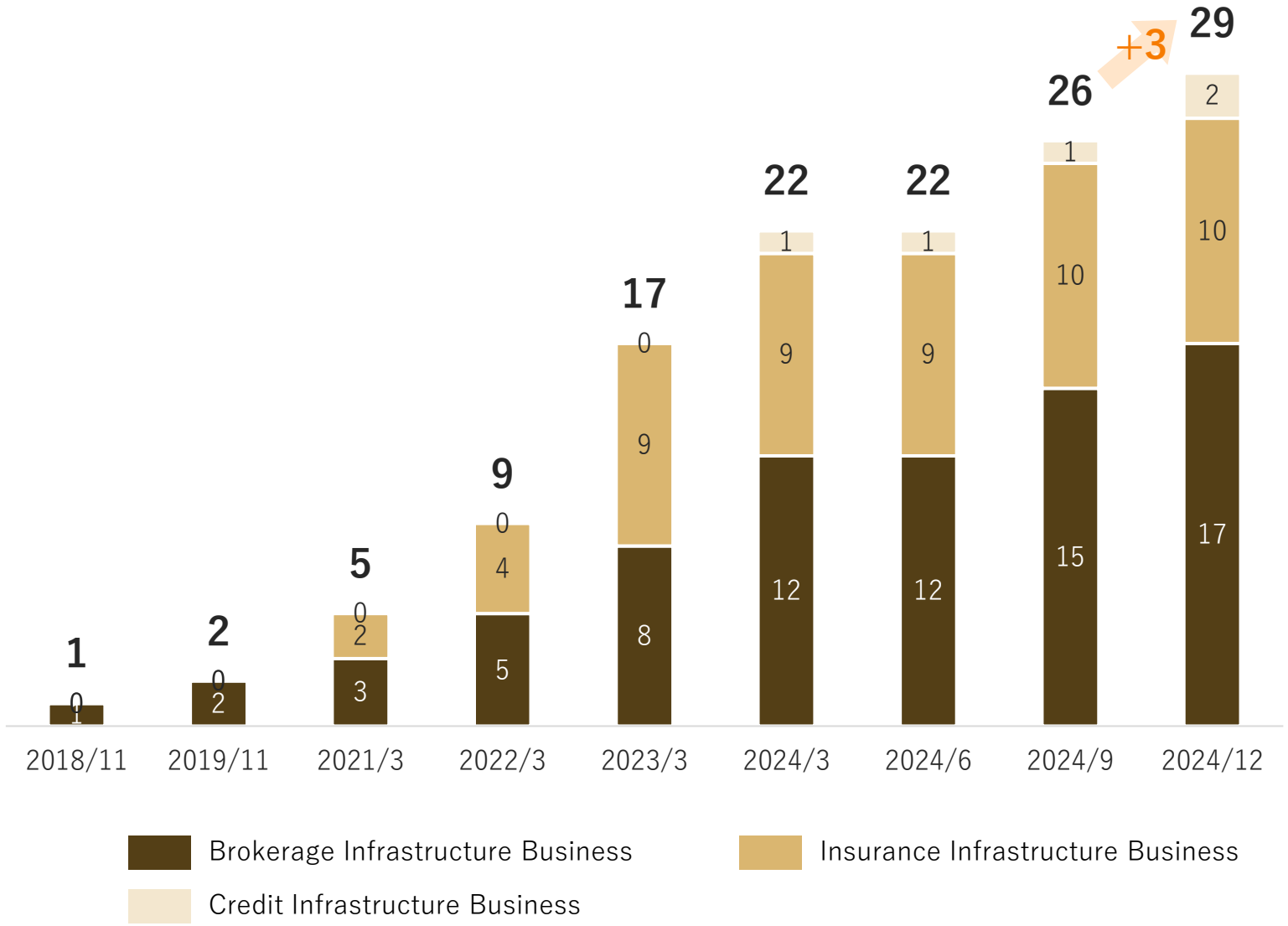


Revenue by Business



Number of Partners

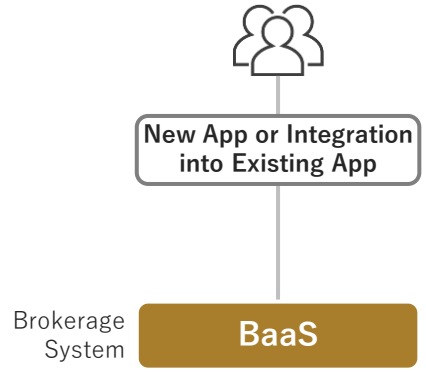
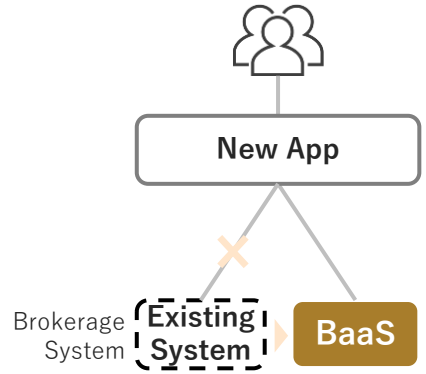
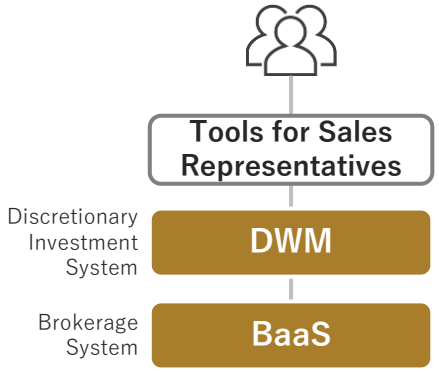
This quarter saw an increase of 2 partners in Brokerage Infrastructure and 1 partner in Credit Infrastructure, resulting in the **expansion of our partners from 26 to 29**.



Focus of Brokerage Infrastructure

As for Brokerage Infrastructure, there are 3 main patterns.

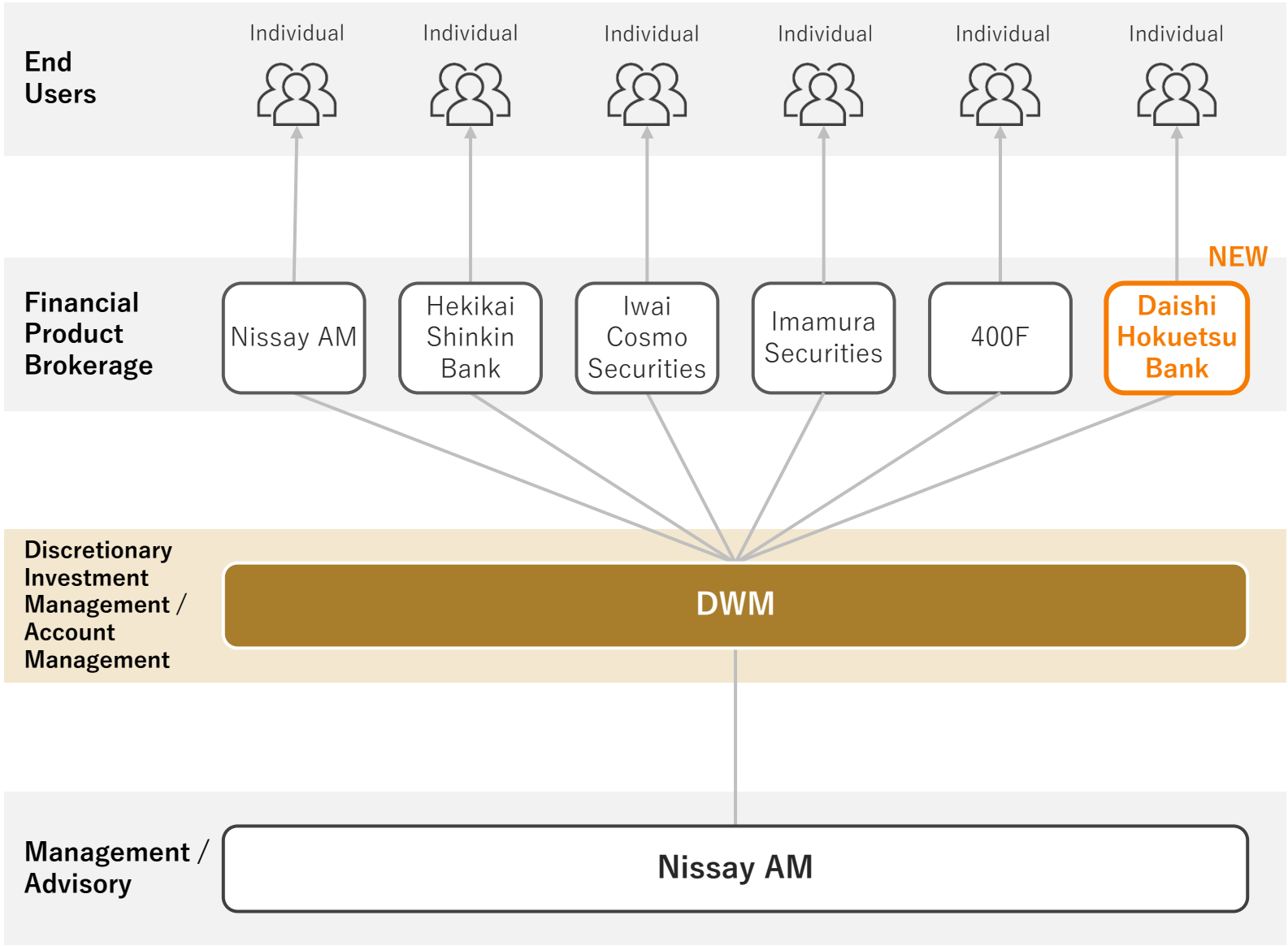
In this fiscal year, the focus is on supporting **direct sales for asset managers** and **discretionary wealth management (DWM) services for IFA**.

Embedded Investment by Non-FI	• Players with large customer bases leverage their customer contact and context to reach potential users. • Support the development of investment services from planning stages tailored to partners, such as enabling the provision of investment functions within existing services. • Partner examples: Credit Saison, Seven Bank	
Direct Sales by Asset Managers	• Support Asset Managers to develop its direct sales business • Migrate from existing systems to BaaS for financial institutions with customer accounts. • Achieve DX of services simultaneously by refreshing web applications for users along with core system migration. • Partner example: Saison AM, Mitsubishi UFJ AM	
Discretionary Wealth Management by IFA	• Integrating online and offline allows high-quality wealth management services to be provided to more customers. • Provide a platform that can implement discretionary investment service at a low cost, with tools for sales representatives. • Partner examples: Financial Standard, Amber AM, IFA Leading	

Expansion of Existing Partners

Daishi Hokuetsu Bank began offering “Goal Navi”, a discretionary investment management service launched by Nissay AM using our DWM.

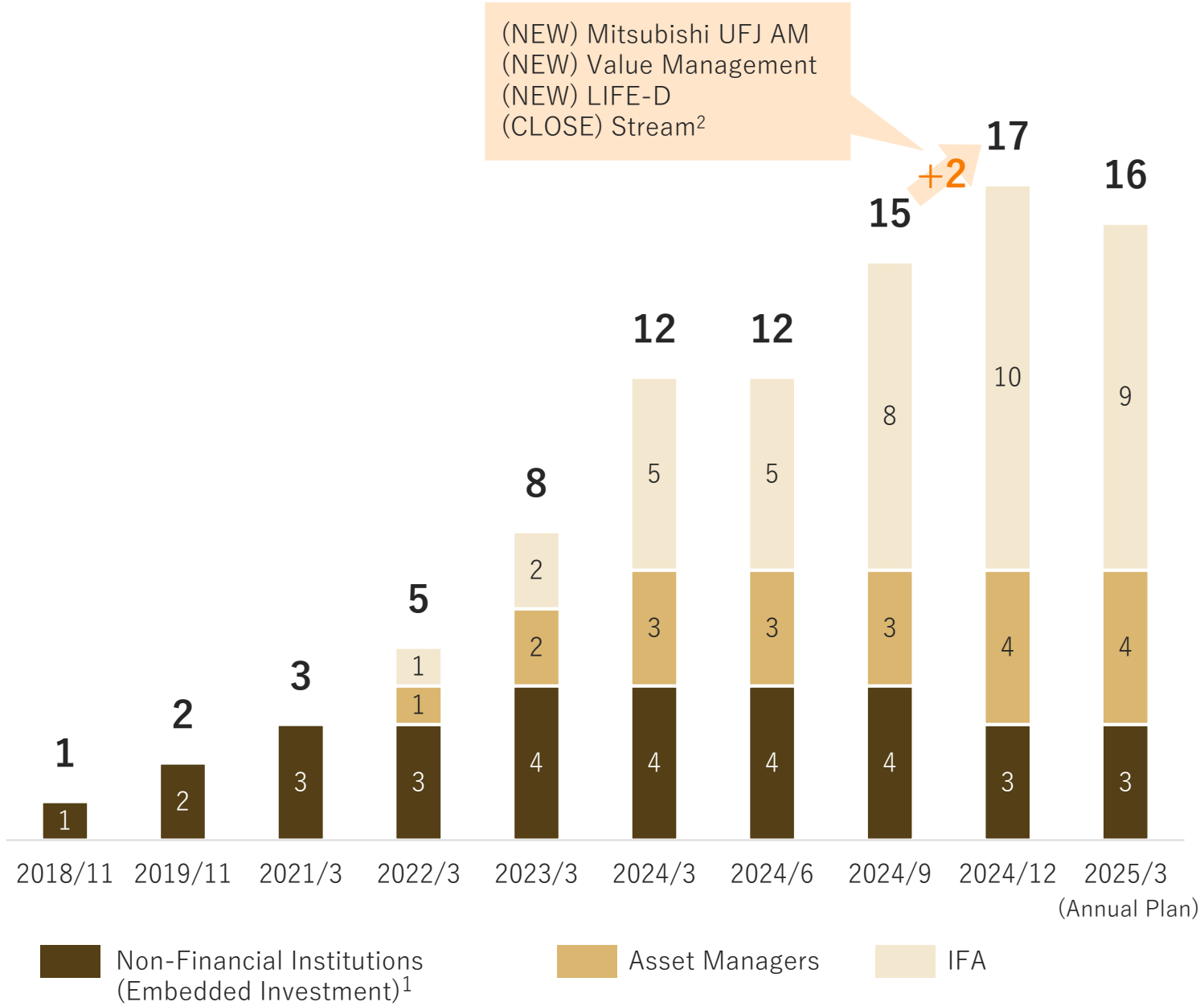
The first regional bank offering this service.



Number of Services on BaaS

As a result of feature enhancing of DWM, it has become easier to introduce it to new clients. This quarter, 3 new companies have adopted it.

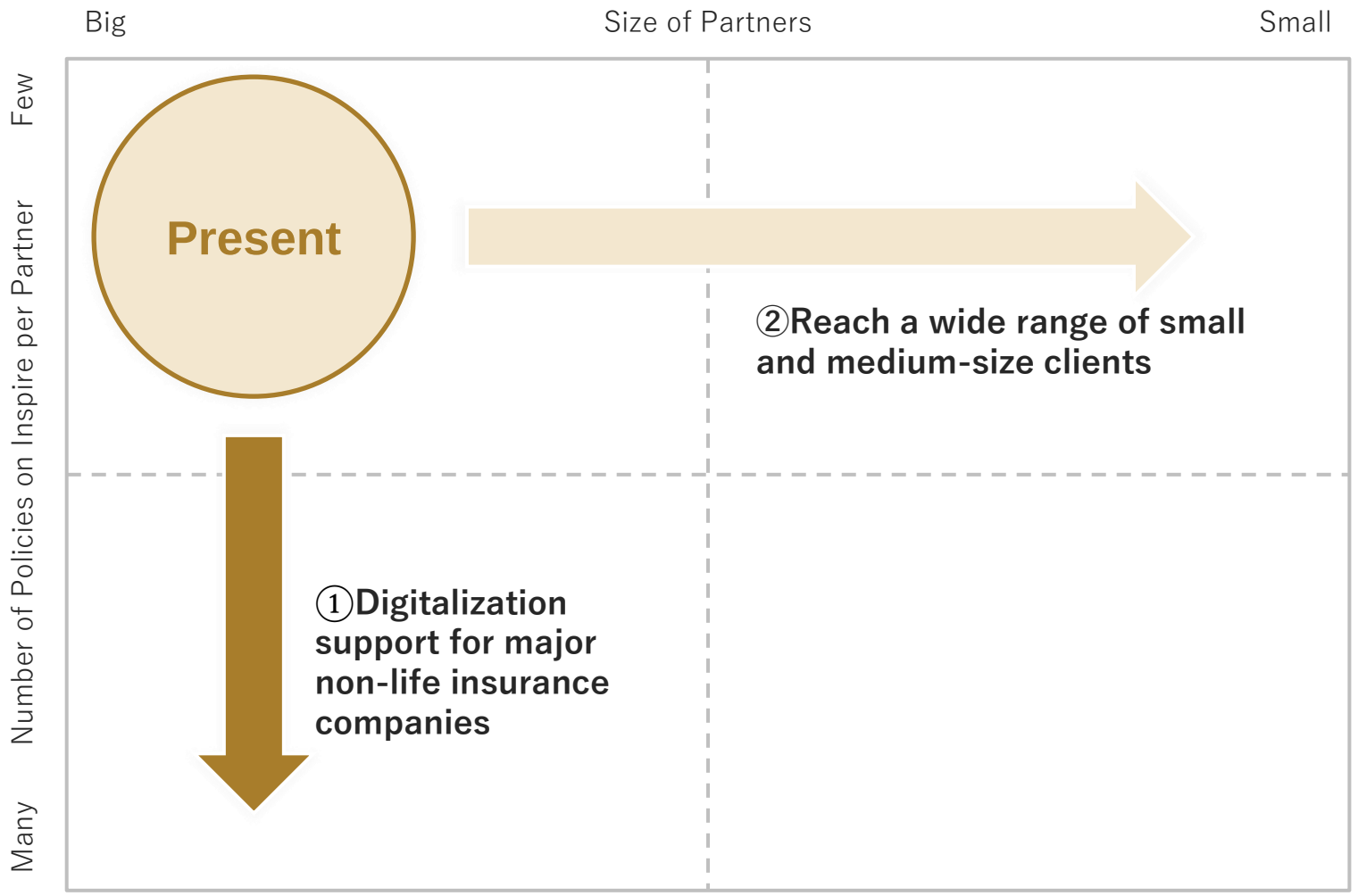
The number of services has increased to 17, exceeding our annual plan of 16.



1. Including Stream which is run by our subsidiary Smartplus
2. End of service at the end of October 2024.

Focus of Insurance Infrastructure

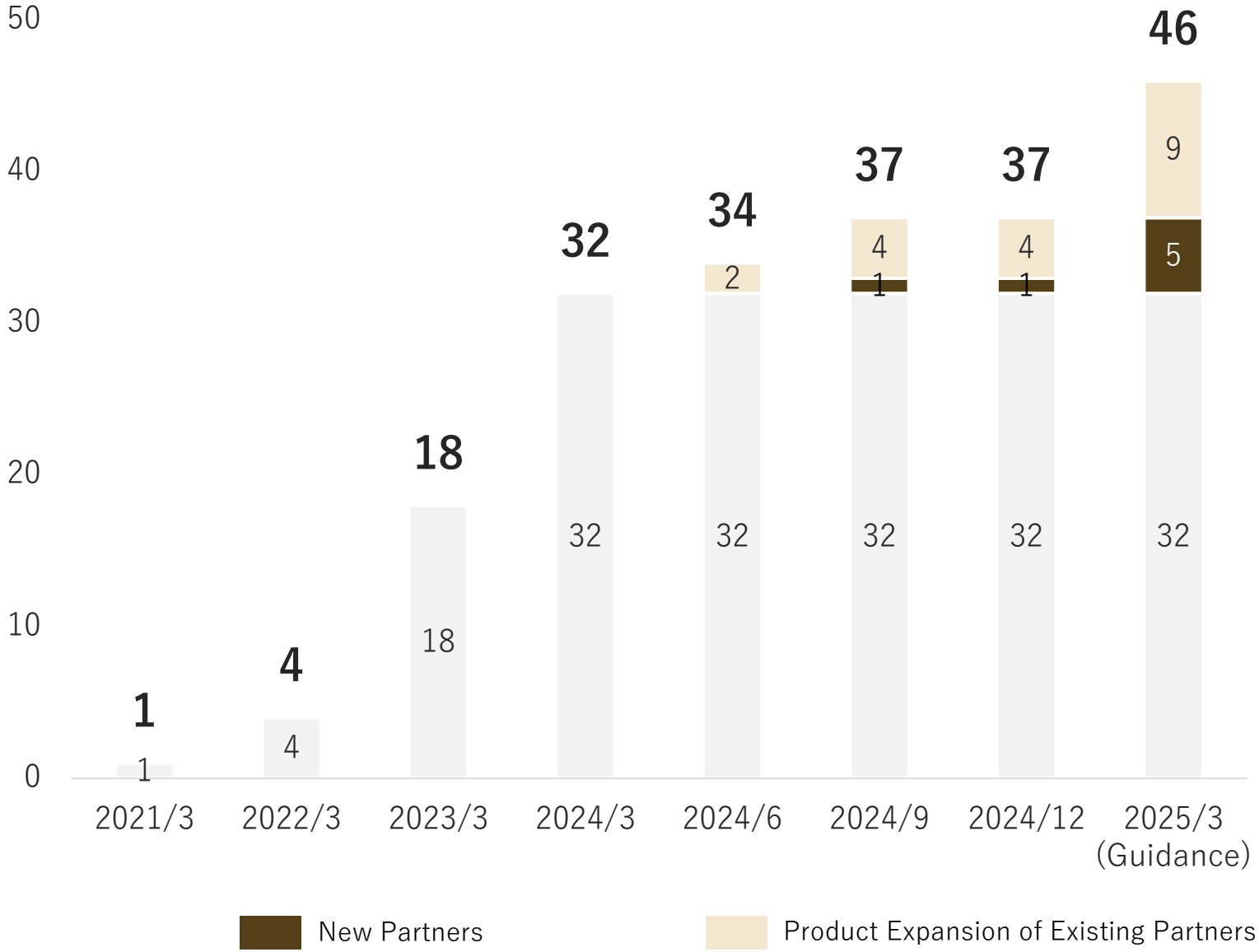
Aim to ① support digitalization of major non-life insurance companies, and ② strengthen efforts to reach a wider range of clients



DX Support for Non-Life Insurance Companies

Centering on product expansion of existing partners, we aim to raise the number of insurance products on Inspire to 46.

While no new products were introduced this quarter, progress towards our annual plan is generally on track.



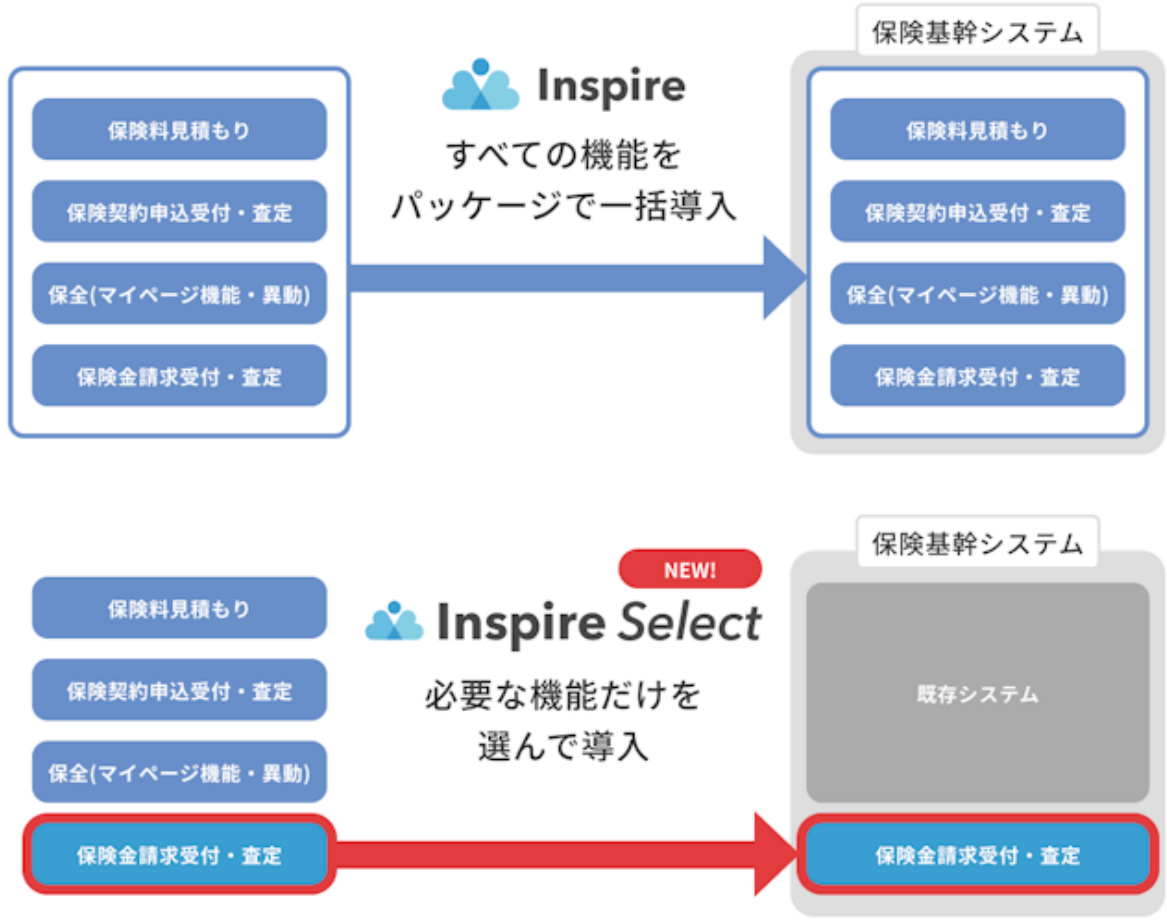
Measure for Client Base Expansion

Launched "Inspire Select," a new service that allows insurance companies to implement only the specific core functions they need from "Inspire."

Clients can achieve efficient digitization faster and cheaper by partially introducing "Inspire," while leveraging their existing systems.

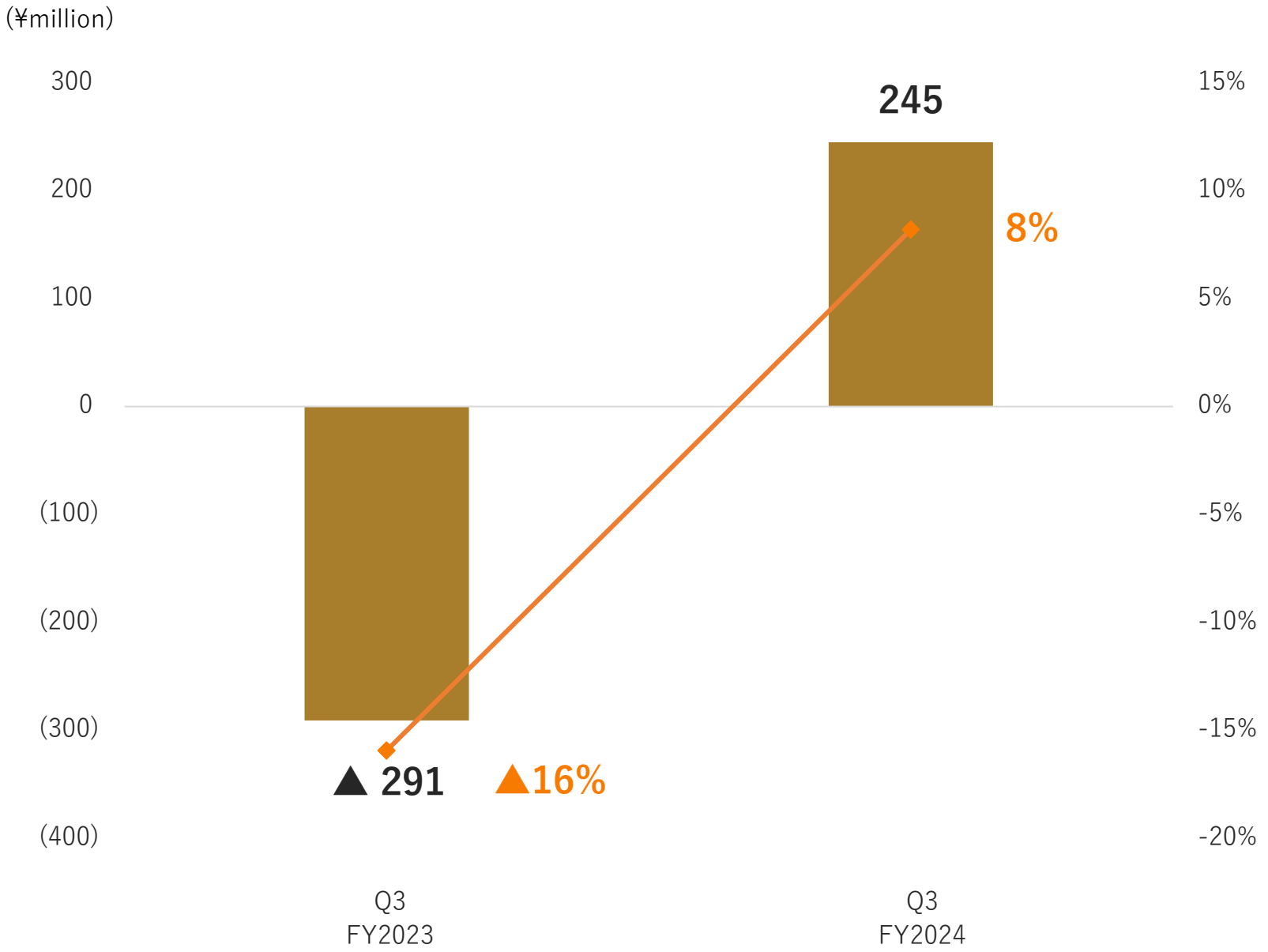
Launch of "Inspire Select"

- Inspire has been offered as a comprehensive package system capable of digitalizing the whole insurance business processes.
- Inspire Select allows users to introduce only the specific core functions they need from Inspire, responding to demands such as “digitize only specific parts of the insurance operations”, “streamline while maintaining transparency of a specific business process within budget constraints”, and “enhance employee experience by reducing manual data entry.”



Operating Margin

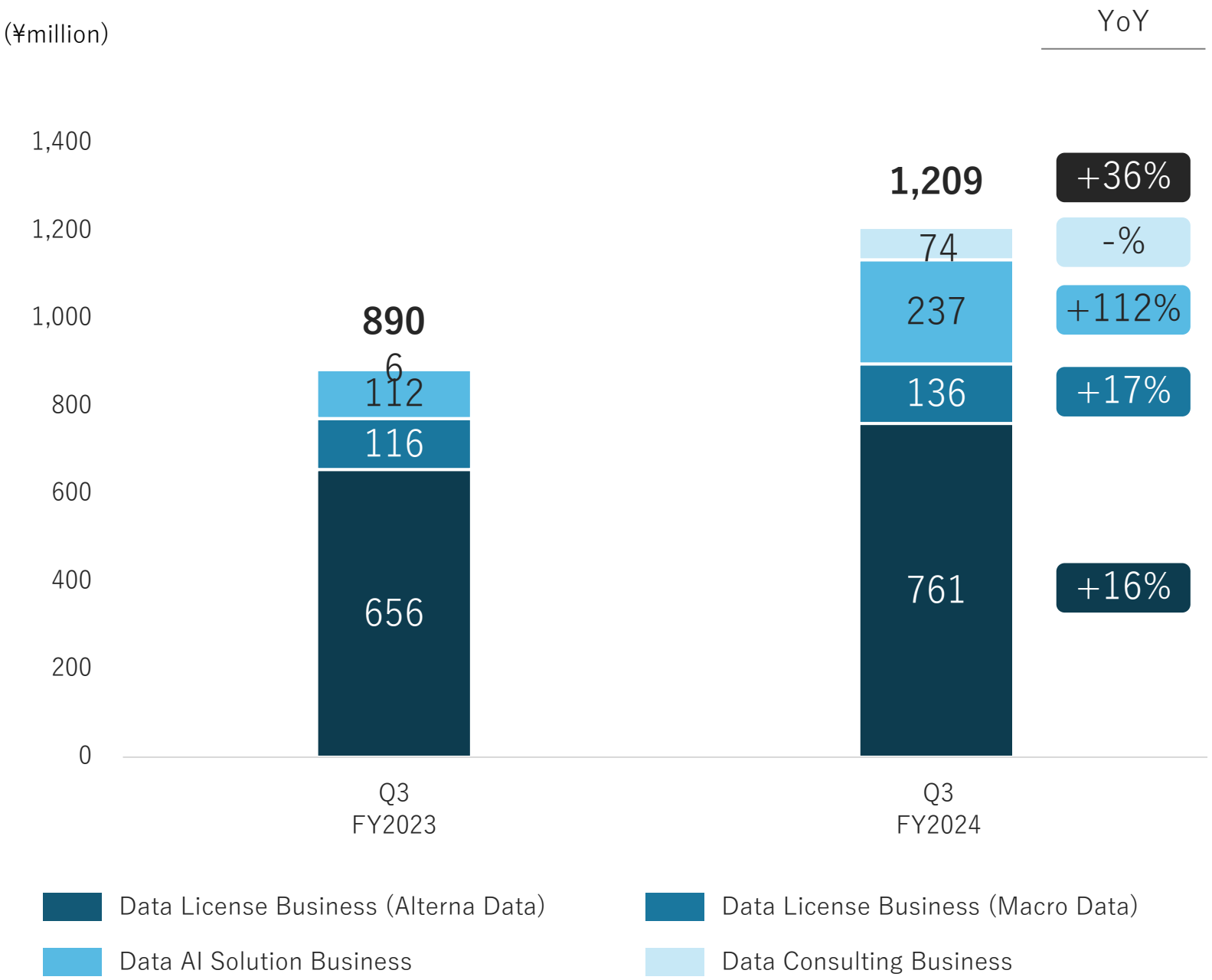
Profitability significantly improved as the business scale expanded.



Revenue by Business

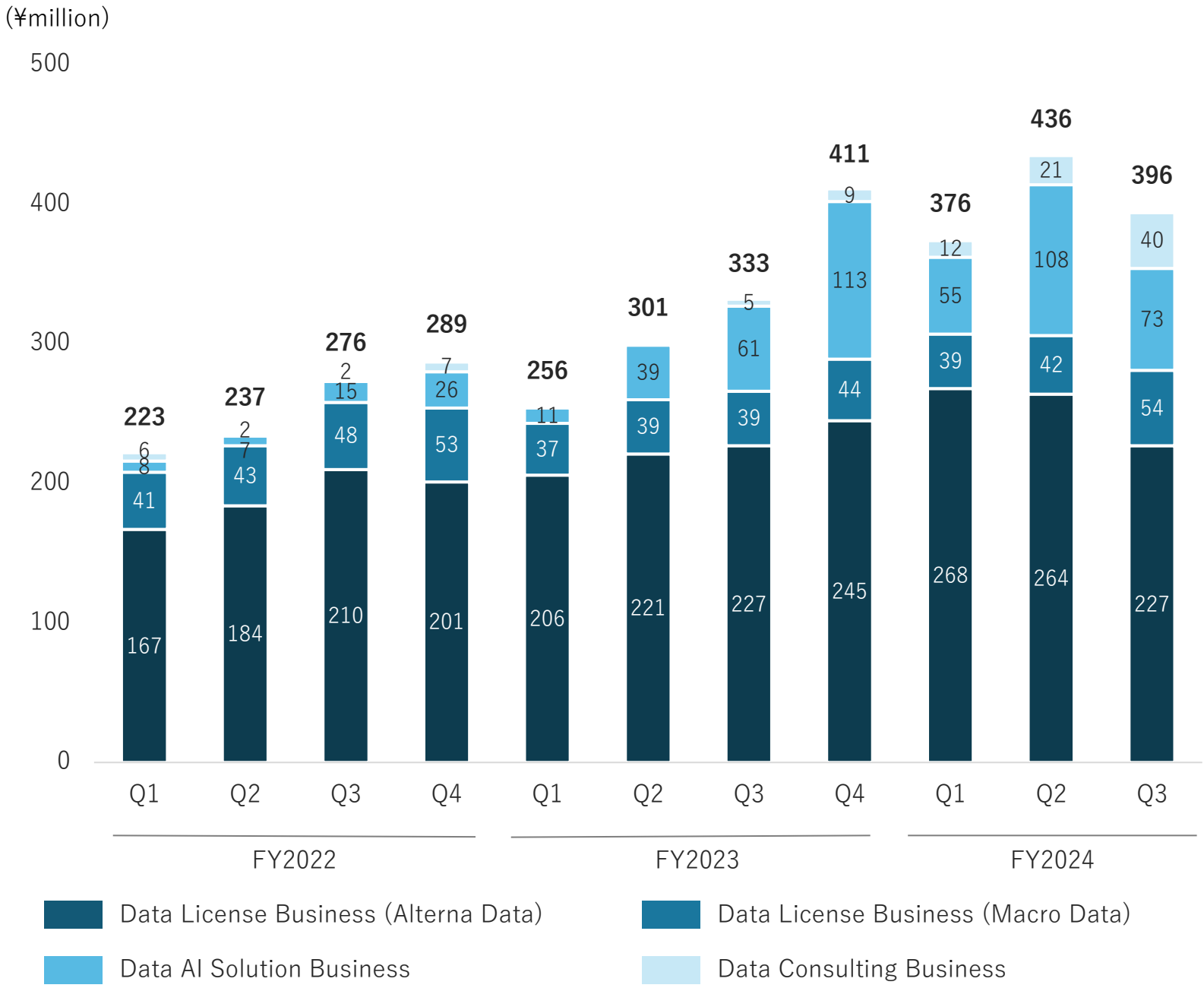
While Data AI Solution showed significant growth with multiple generative AI project wins, growth has slowed down due to the end of a major contract at AlternaData.

As a result, our **revenue increased +36% YoY at ¥1,209m**.



Big Data Analytics

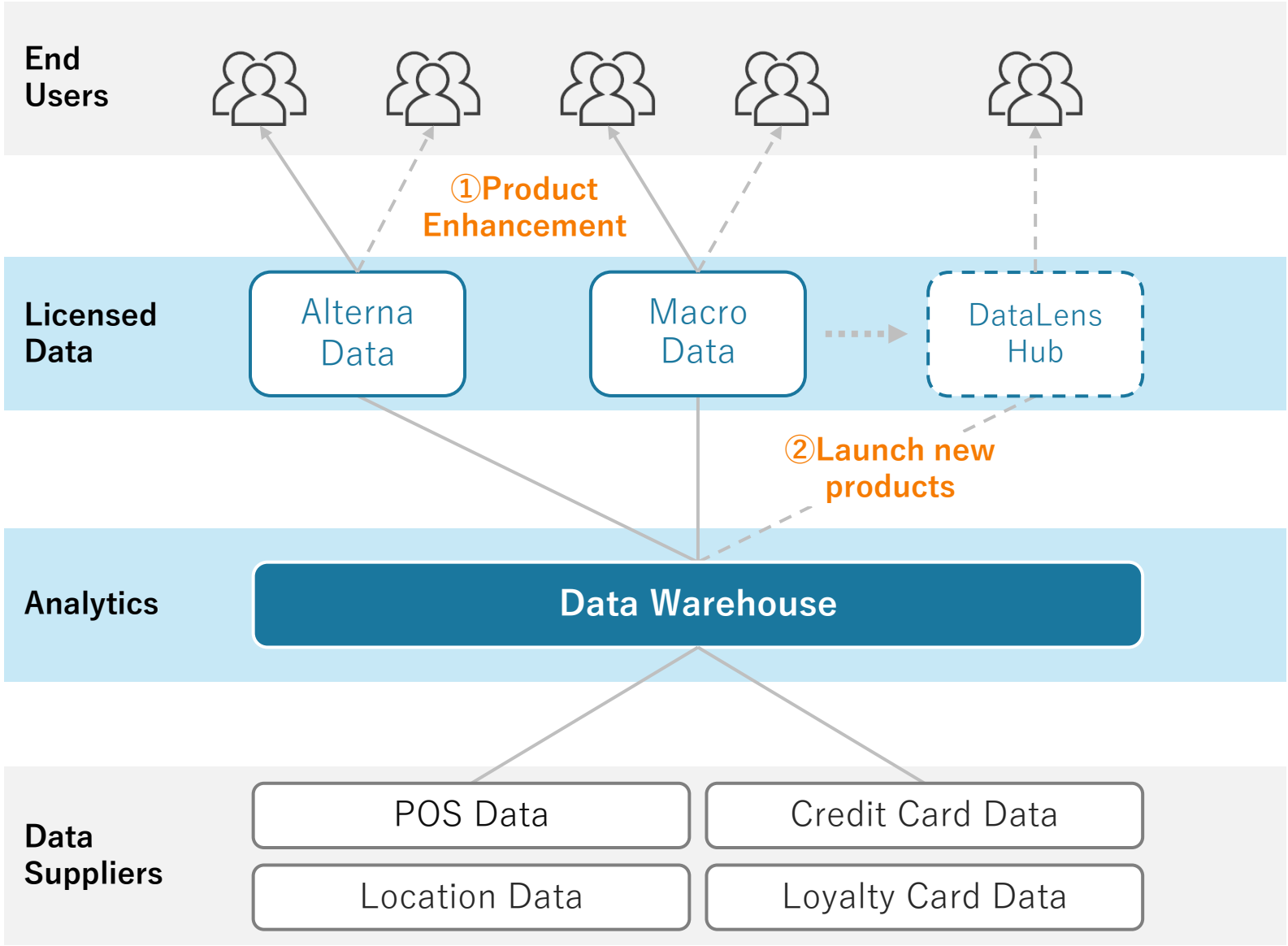
Revenue by Business



Strategy of Data License

As to AlternaData, we continue to enhance our products through the expansion of data variety.

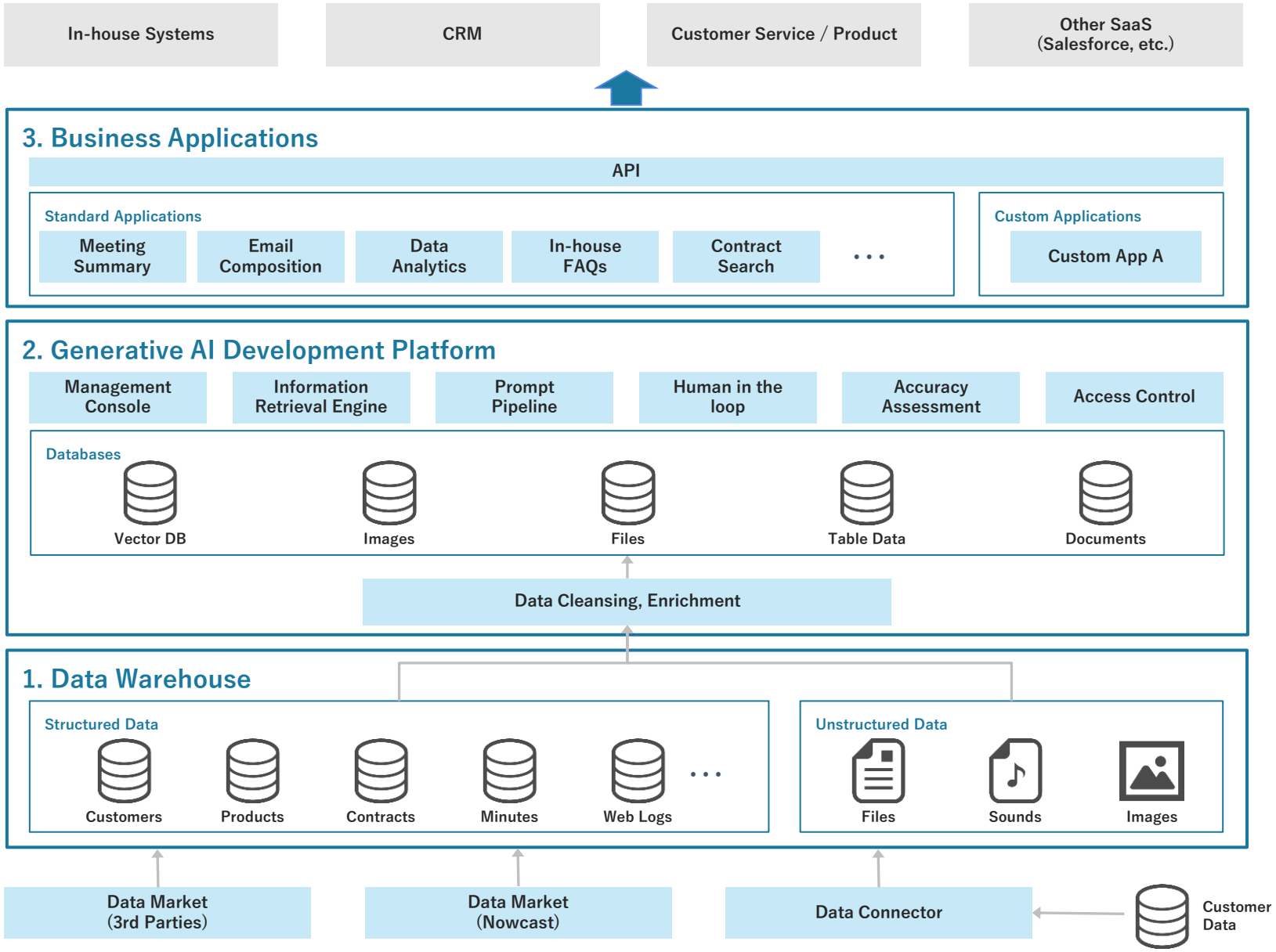
We packaged our tenant and trade area analysis services developed to date as “DataLensHub” (see p.12).



Strategy of Data AI Solution

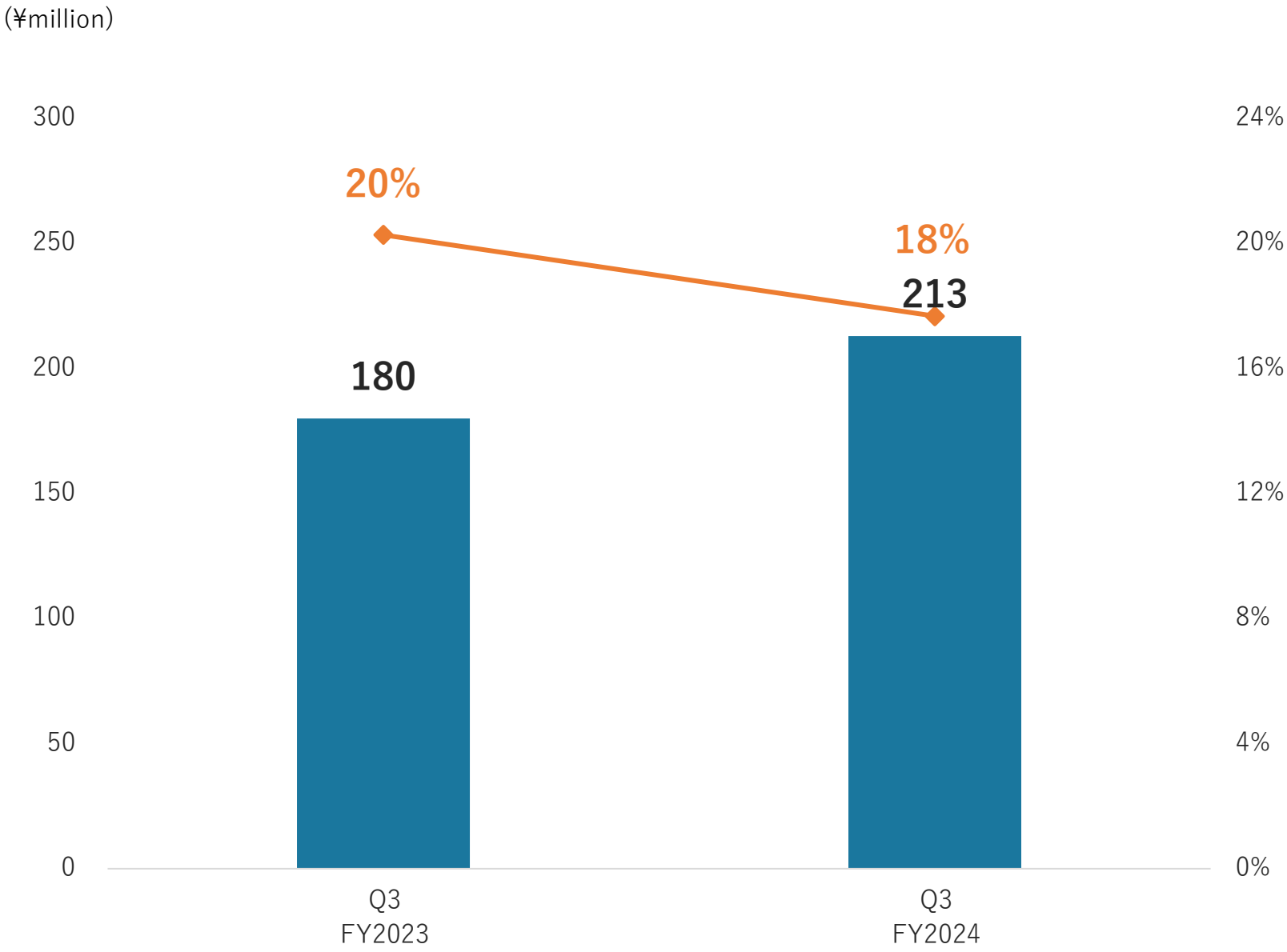
Leveraging the expertise in building data infrastructure, we are launching Data AI Solution from this quarter.

Recently, we have been engaged in multiple data warehouse implementation projects for major enterprise clients.



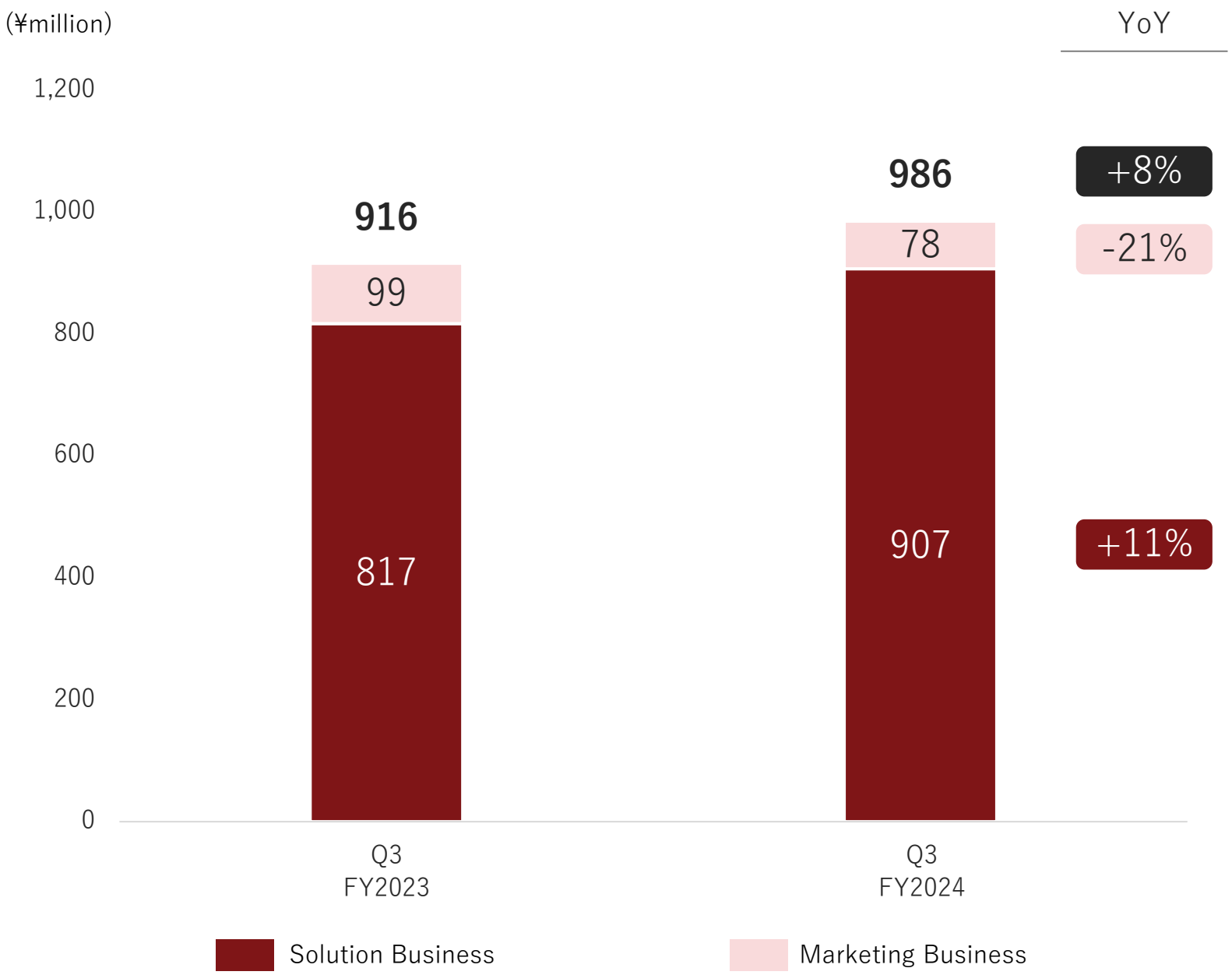
Operating Margin

Following last fiscal year, we are steadily increasing resources for new businesses including Data AI Solution, with the operating profit margin remaining at a similar level.



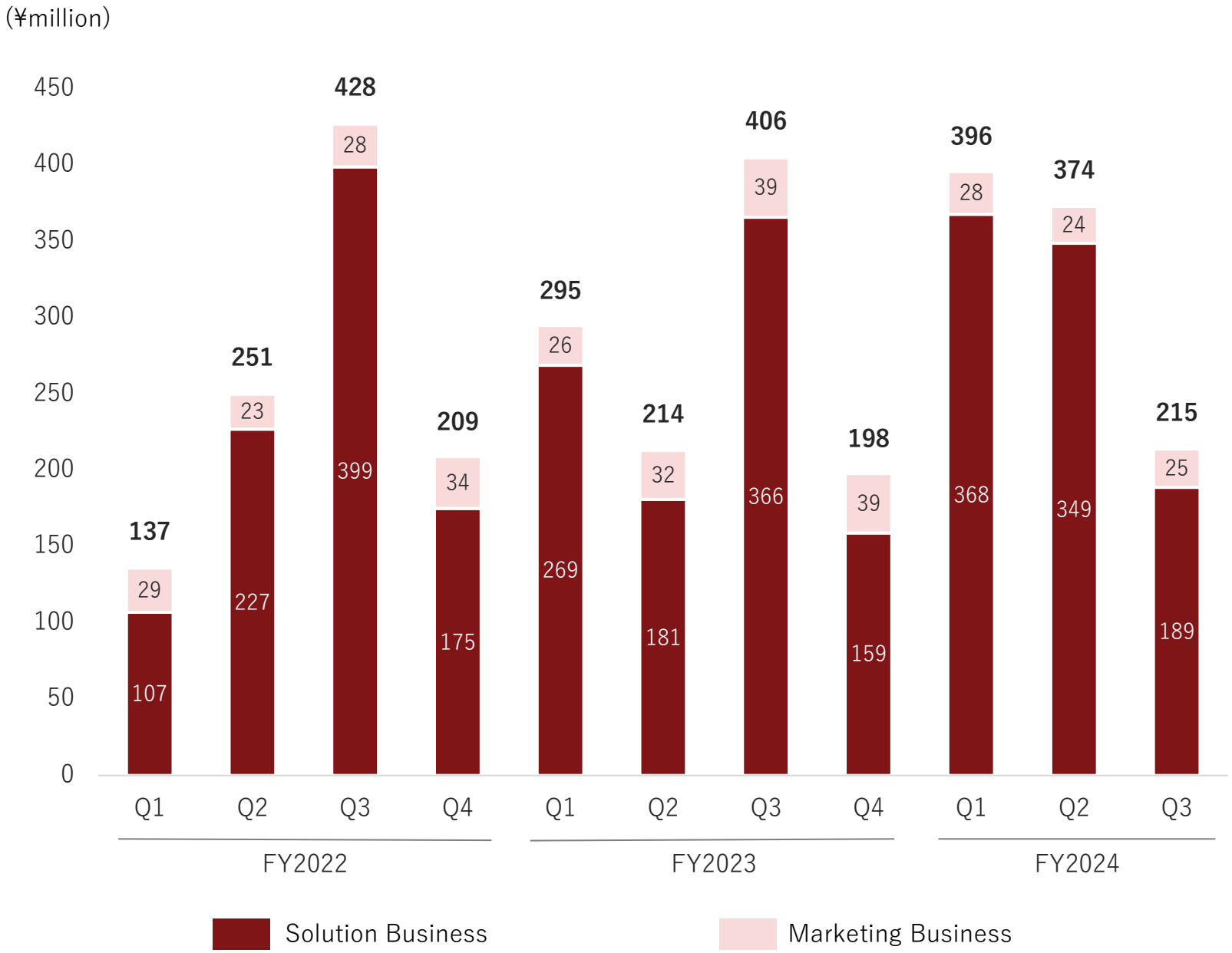
Revenue by Business

As a result of increase in one-off revenue from Solution Business, **revenue was ¥986m, +8% YoY.**



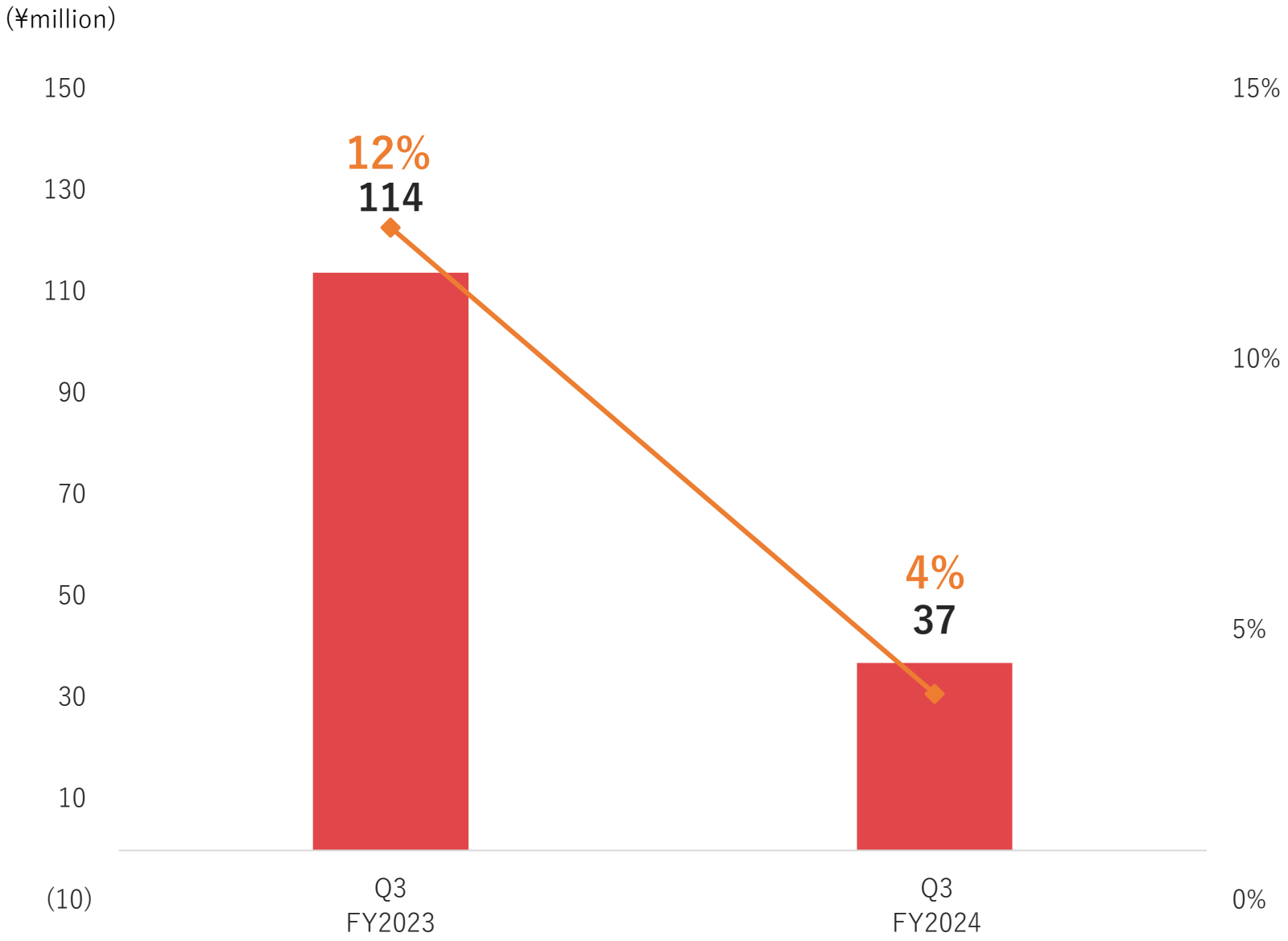
Revenue by Business

Solution Business is made up of high proportion of one-off revenue, resulting in volatility which depends on the timing of the implementation.



Operating Margin

Although operating margin was low this quarter due to less one-off revenue, progress is generally in line with our annual plan.



EARNINGS GUIDANCE FY2024

SUMMARY OF FY2024 EARNINGS GUIDANCE

Group

- Aim to further accelerate revenue growth and exceed the previous year's growth rate by **+42% YoY, ¥7.63b**
- Aim to improve profitability **from 5.4% to 14.0%**, to achieve mid-term target of adj. EBITDA margin[1] of 20%
- Will launch fully fledged Data AI Solution Business and Credit Infrastructure Business

Financial Infrastructure

- Revenue growth aim at **+49%**
- Aim to increase the number of partners from 22 to 30
- Brokerage: focus on support of direct sales of AM firms and discretionary investment management services of IFA
- Insurance: DX support for non-life insurance firms and packages for SSI firms and mutual aid

Big Data Analytics

- Revenue growth aim at **+34%**
- Expand sales of tenant store opening analysis packages in real estate domain
- As for Data AI Solution, expands features of "Finatext Advisory Assist", which boosts sales efficiency of financial services via multiple PoC

Fintech Solution

- Revenue growth aim at **+32%**
- Acquire Solution projects from major financial institutions and cross-sell within the group

1. Adj. EBITDA = Operating income + (Depreciation + Stock-based compensation expense)

Upward Revision of Guidance

Profits revised upward due to lower-than-expected outsourcing cost resulting from improved productivity.

Net income exceeded expectations significantly, as a subsidiary in red until last FY outperformed, eliminating the anticipated impairment loss and reducing corporate tax.

(¥million)

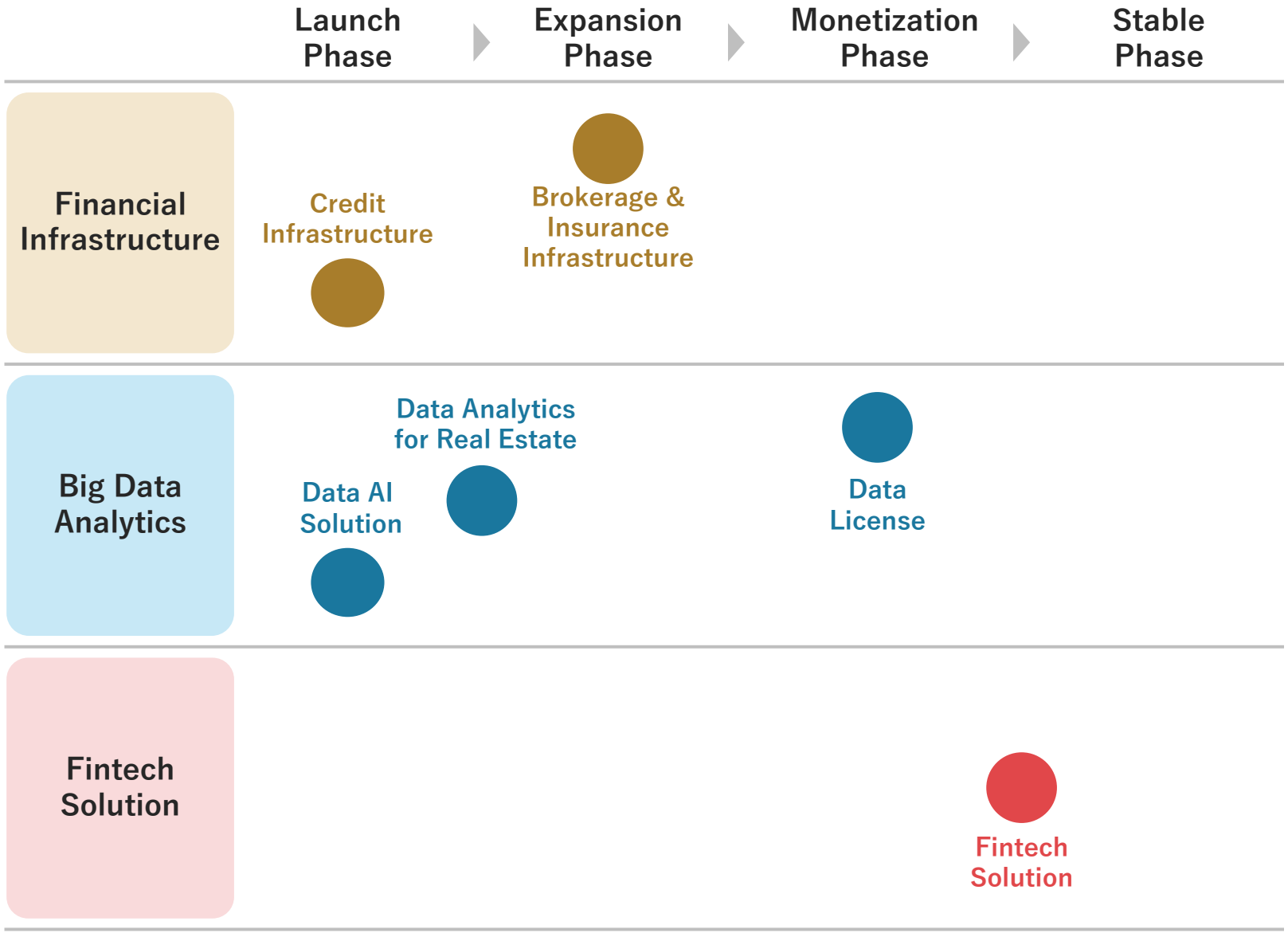
	FY2024 Guidance (Revised)	FY2024 Guidance (Previous)	Change	FY2023 Actual	YoY
Revenue	**7,627**	**7,627**	**0%**	**5,375**	**42%**
COGS	2,633	3,051	-14%	2,150	22%
Gross Profit	**4,994**	**4,576**	**9%**	**3,225**	**55%**
vs Revenue	65.5%	60.0%	-	60.0%	-
Adj. SG&A expense[1]	3,926	3,632	8%	2,932	34%
vs Revenue	51.5%	47.6%	-	54.6%	-
Adj. EBITDA[2]	**1,068**	**944**	**13%**	**292**	**265%**
vs Revenue	14.0%	12.4%	-	5.4%	-
Depreciation + Stock-based compensation expense	237	258	-8%	87	171%
vs Revenue	3.1%	3.4%	-	1.6%	-
Operating Income	**831**	**686**	**21%**	**204**	**305%**
vs Revenue	10.9%	9.0%	-	3.8%	-
Net Income Attributable to Owners of Parent	**571**	**180**	**217%**	**▲78**	-
vs Revenue	7.5%	2.4%	-	-	-

1. Adj. SG&A expense = SG&A expense - (Depreciation + Stock-based compensation expense)
2. Adj. EBITDA = Operating income + (Depreciation + Stock-based compensation expense)

Strategy Highlights

Top priority is to increase market share by acquiring new partners in Financial Infrastructure.

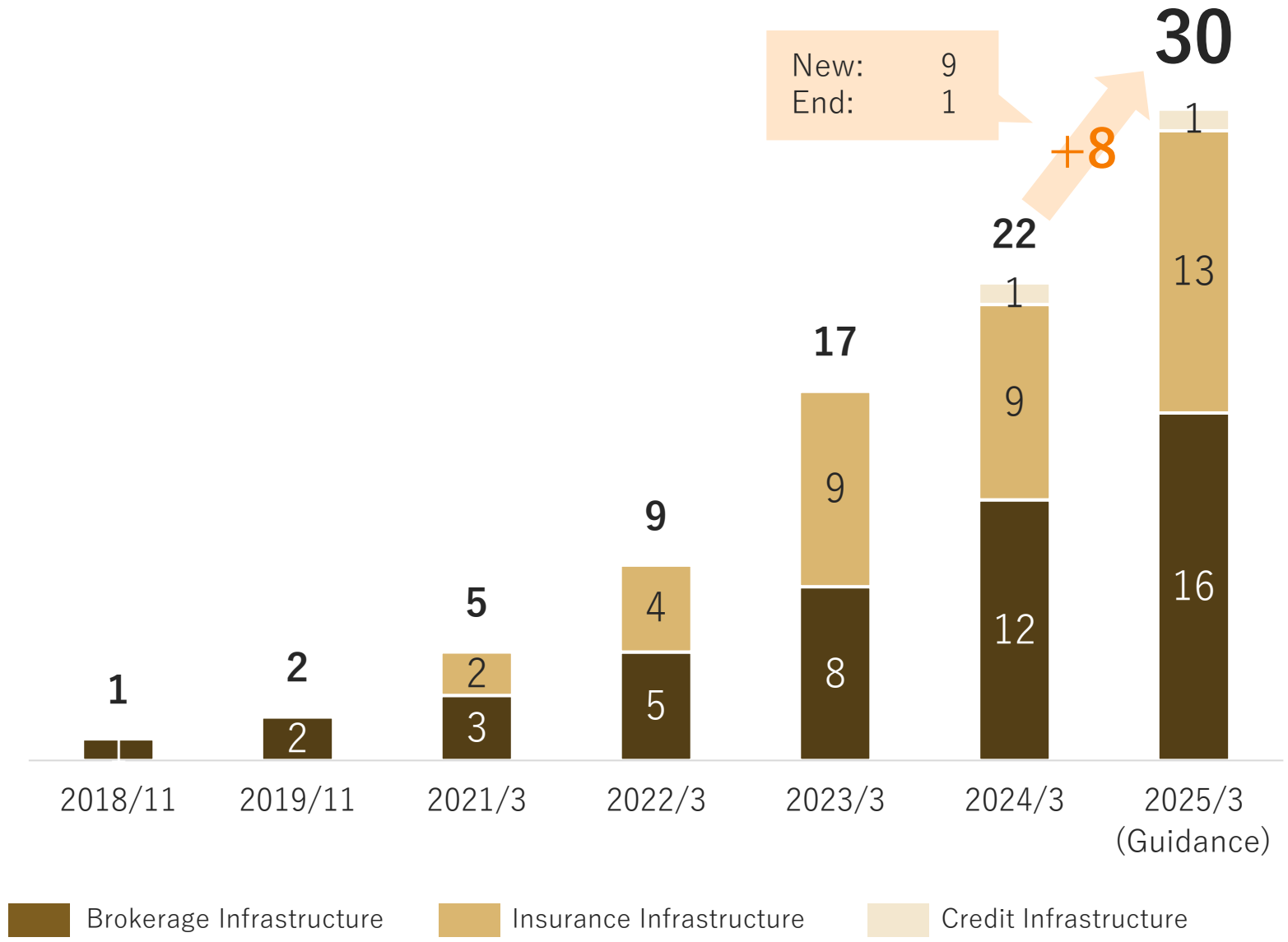
While maximizing the profits of existing Data License and Fintech Solution, we will launch new products for real estate and utilizing LLM.



Pipeline for Financial Infra.

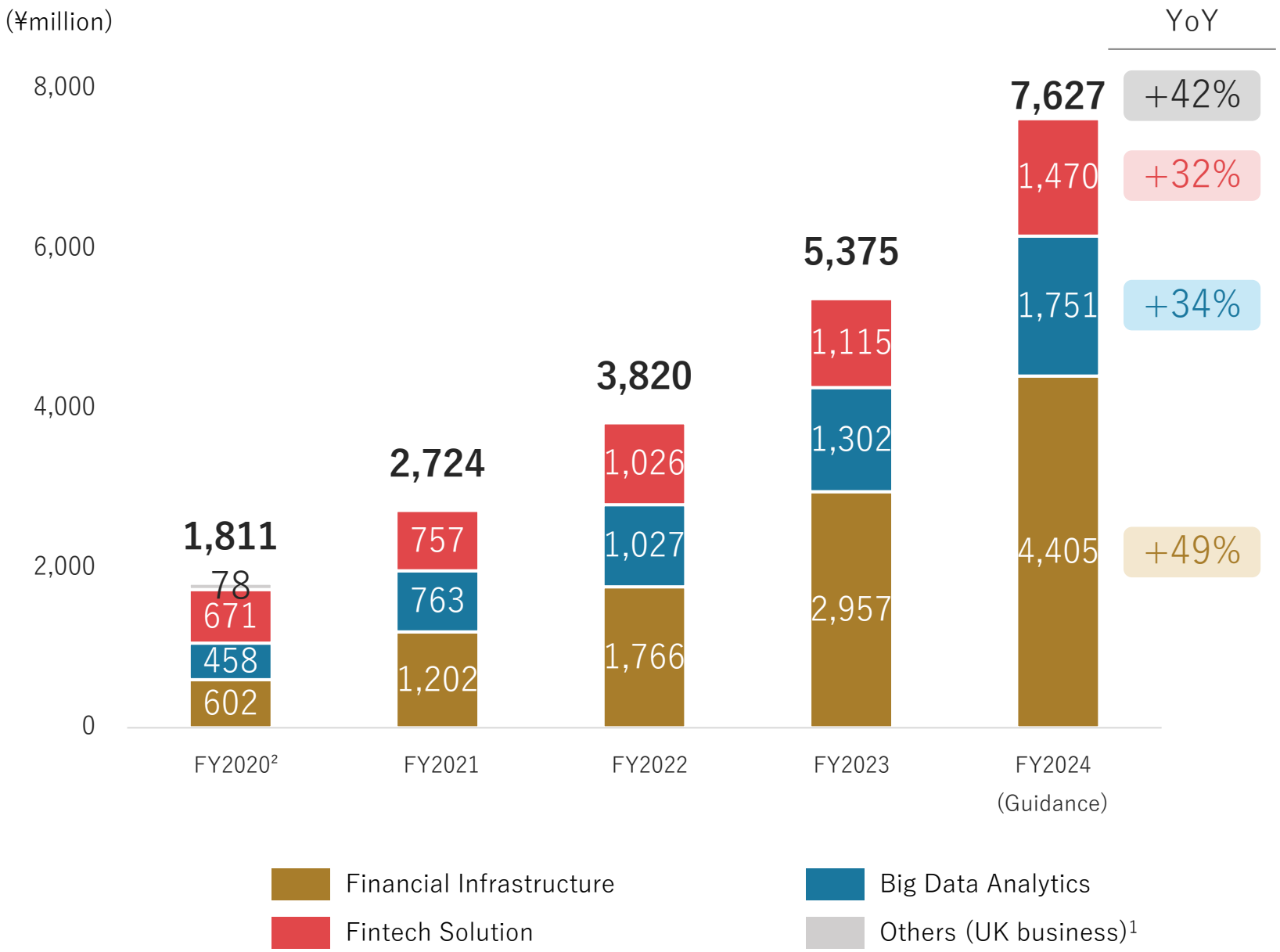
In FY2024, the goal is to acquire 9 new partners.

With the end of “Stream”, the number decreased by 1 and the net increase is expected to be 8.



Revenue Forecast by Segment

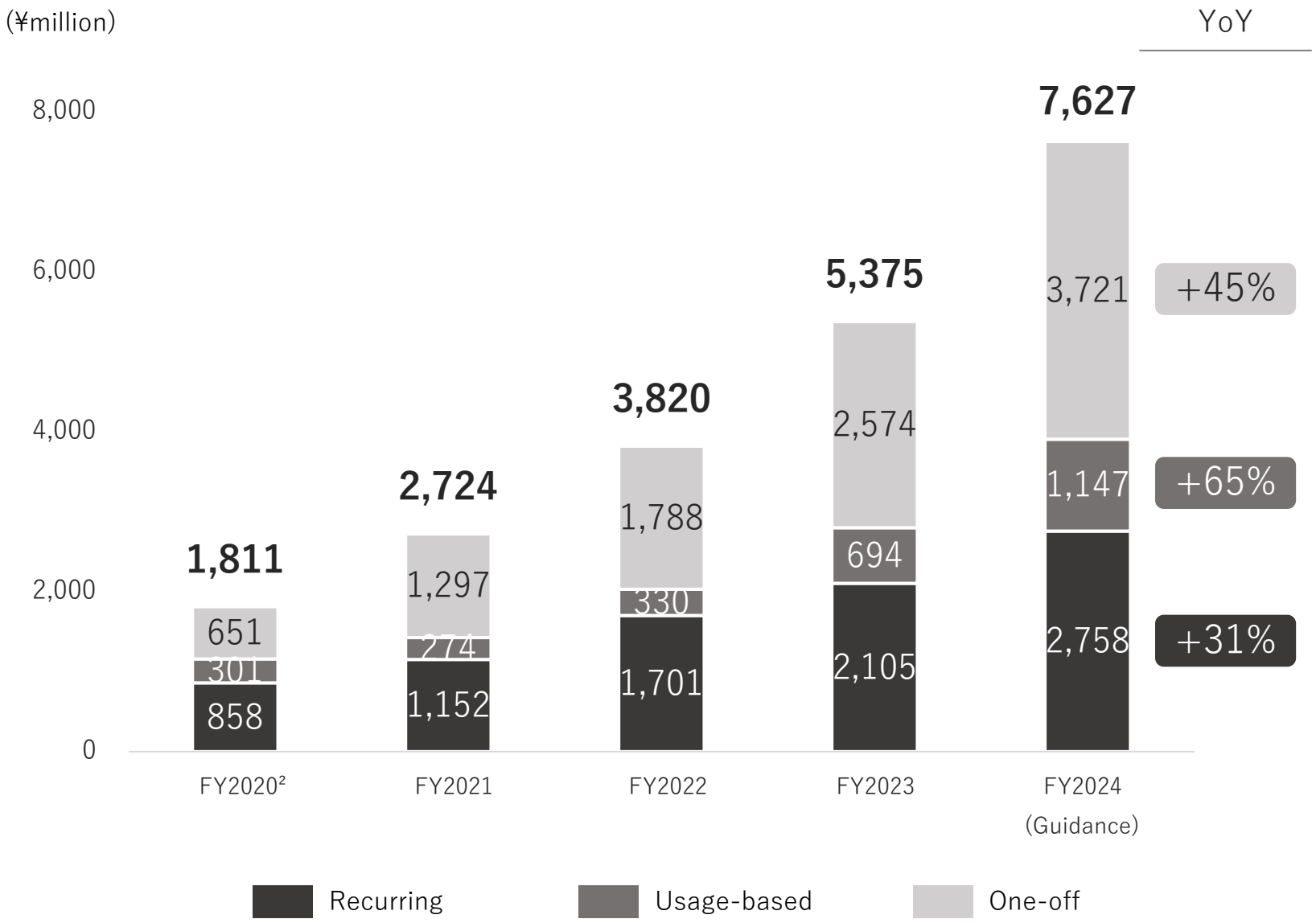
Expect a high growth rate of 30% or more in all segments, partly due to new business startups.



1. Revenue in UK business exited in the consolidated fiscal year 2020.
2. Financial results for FY2020 (April 2020 to March 2021) are unaudited.

Revenue Forecast by Type

Expect both continuous revenue, namely recurring revenue and usage-based revenue to grow by +31% and +65% respectively.

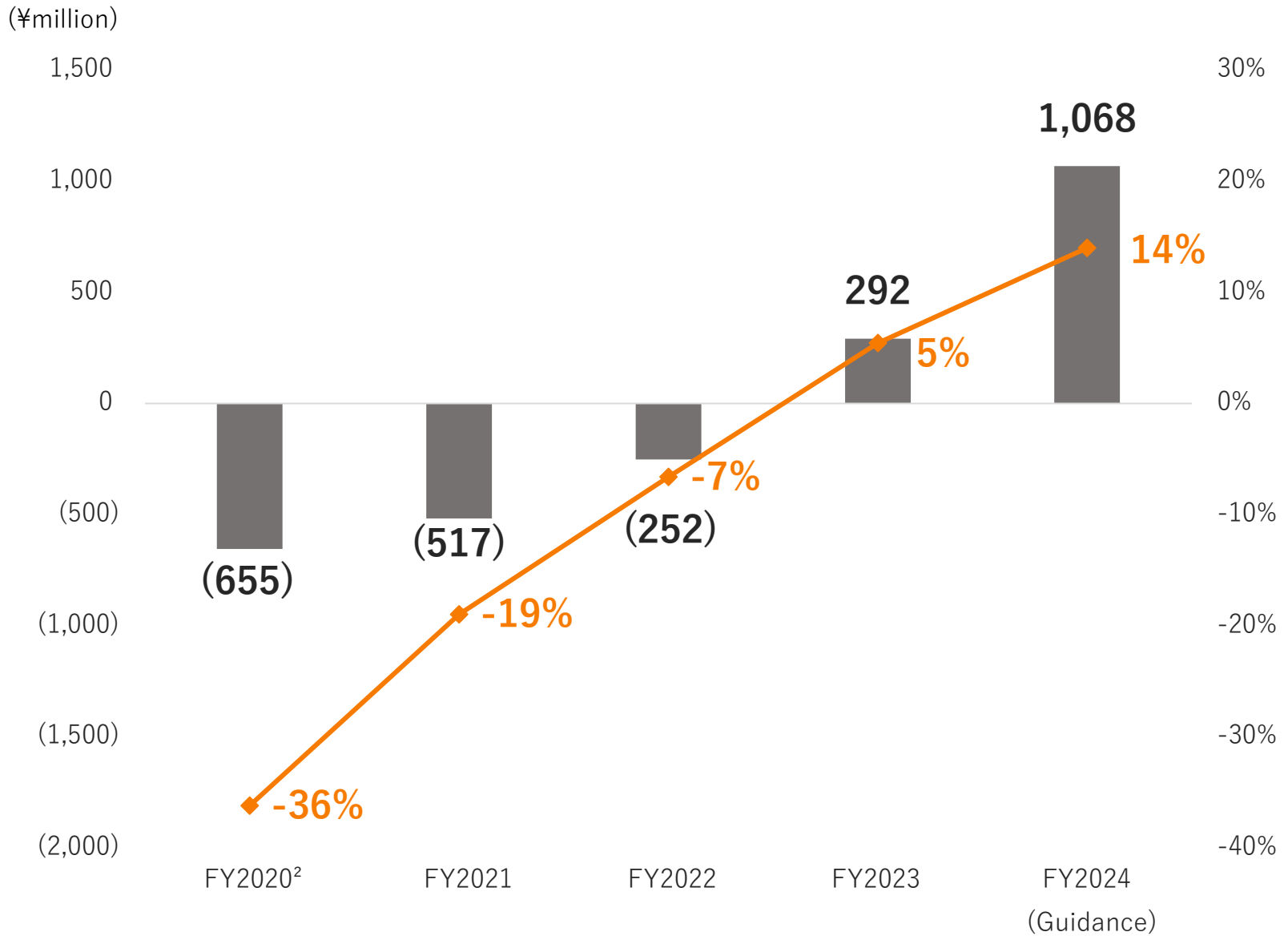


1. Revenue in UK business exited in the consolidated fiscal year 2020.
2. Financial results for FY2020 (April 2020 to March 2021) are unaudited.

Adjusted EBITDA Forecast

With continuous decline in SG&A ratio in line with increase in revenue, **adj. EBITDA[1] is expected to increase 3.7 times from ¥292m to ¥1,068m.**

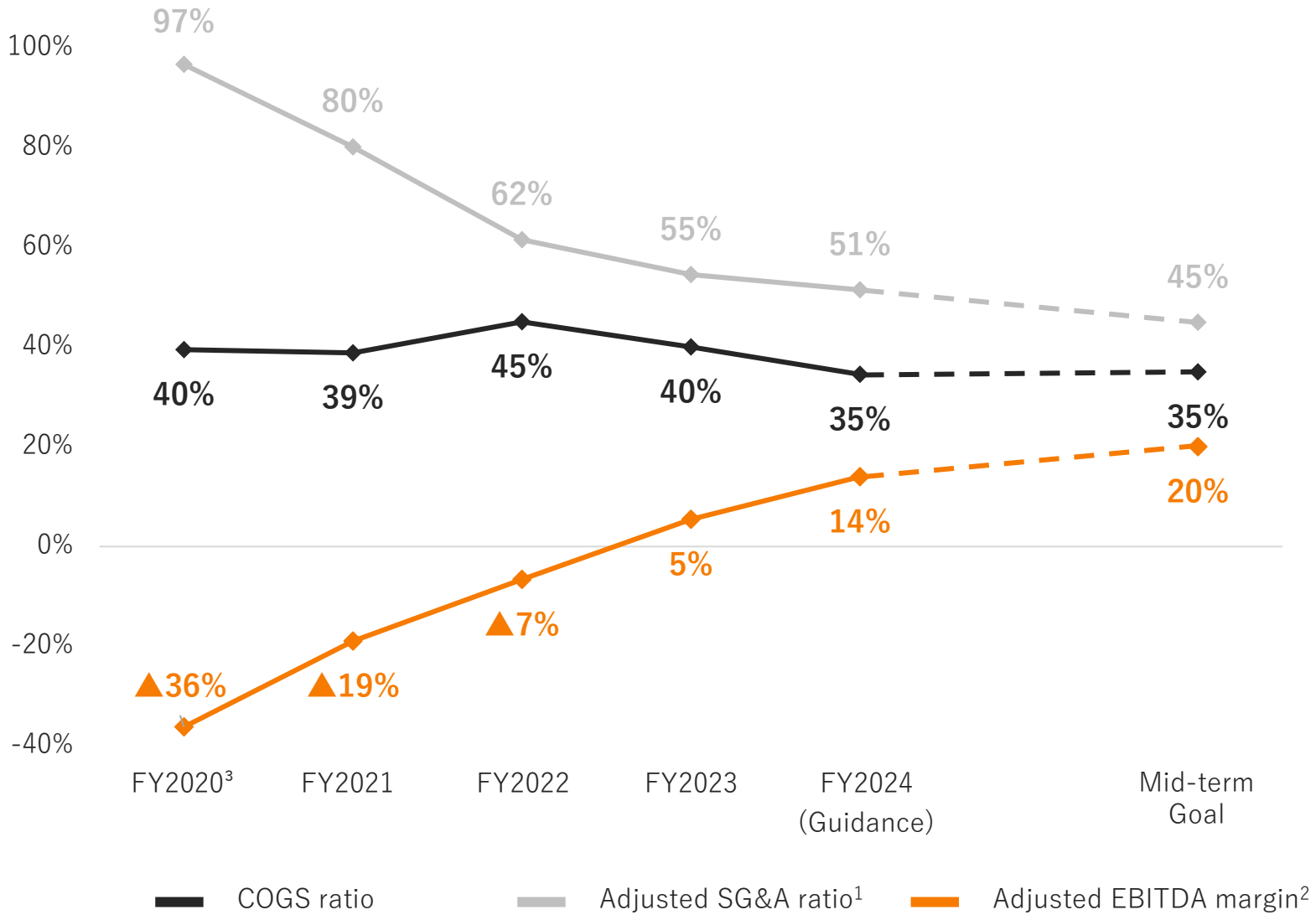
Adj. EBITDA margin is also expected to continue to improve and rise to 14%.



1. Adj. EBITDA = Operating income + (Depreciation + Stock-based compensation expense)
2. Financial results for FY2020 (April 2020 to March 2021) are unaudited.

Mid-term Forecast

Goal in the mid-term is to achieve adj. EBITDA margin of about 20% with lower SG&A ratio.



1. Adj. SG&A expense = SG&A expense - (Depreciation + Stock-based compensation expense)
2. Adj. EBITDA = Operating income + (Depreciation + Stock-based compensation expense)
3. Financial results for FY2020 (April 2020 to March 2021) are unaudited.

APPENDIX

APPENDIX

COMPANY OVERVIEW

Corporate Overview

Finatext is a technology company which provides next-generation cloud infrastructure for the asset management and insurance industries.

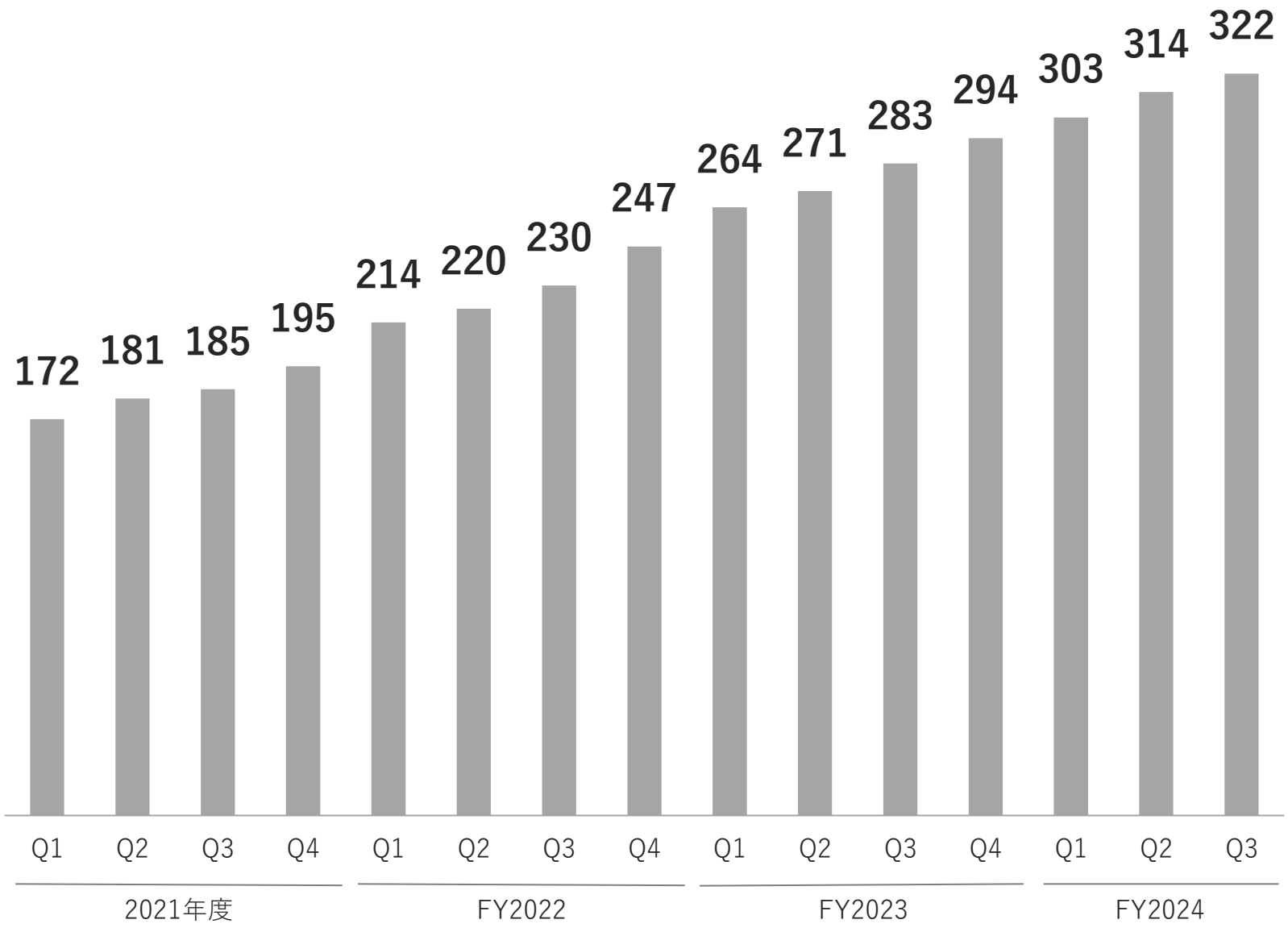
Company Name:	**Finatext Holdings Ltd.**
Address:	**9F, Sumitomo RD Kudan Bldg. 1-8-10 Kudankita, Chiyoda-ku Tokyo, 102 0073 Japan**
CEO:	**Ryota Hayashi**
Establishment Date:	**December 27, 2013**
Business:	**Fintech Solution Big Data Analytics Financial Infrastructure**

Corporate Structure

Entity	Ownership	Number of Employees[1]	Business	Segment
FINATEXT HOLDINGS	-	21	• Group holding company	
Finatext	100%	117	• Software development for financial institutions and group enterprises	Financial Infrastructure Fintech Solution
Nowcast	100%	55	• Big Data Analytics service to institutional investors and government	Big Data Analytics
Smartplus	85%	36	• Brokerage company	Financial Infrastructure
Smartplus SSI	93%	2	• Small amount and short-term insurance company	Financial Infrastructure
Smartplus Credit	100%	0	• Lender	Financial Infrastructure
Teqnological	70%	4	• Offshore outsourcing bridge	Fintech Solution
Teqnological Asia	72% (50.4%[2])	87	• Offshore development for group companies in Vietnam	Fintech Solution

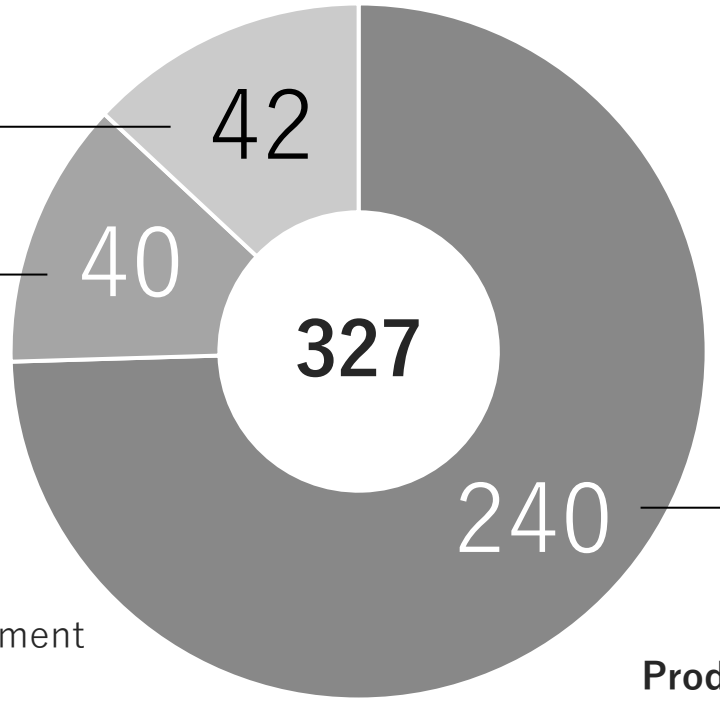
1. Number of full-time employees as of December 31, 2024.
2. Indirect ownership ratio by Finatext Holdings Ltd.

Number of Employees



Staff Composition

Operations / Back Offices 13%
- Financial Operations
- Back Offices



Sales / PR 12%
- Business Development
- Promotion
- Research & Market

Product 75%
- Engineer
- Product Management
- Designer
- Web Director

1. Number of full-time employees as of December 31, 2024.

Leadership



Representative Director
CEO
Ryota Hayashi

After working at Deutsche Bank in London and a hedge fund, Ryota co-founded Finatext in 2013. B.A. in Economics from The Univ. of Tokyo.



Executive Director
CFO
Yuichiro Ito

Yuichiro joined Finatext in 2016 after working IBD Div. in UBS Securities Japan for nearly 6 years. B.A. in Economics from The Univ. of Tokyo.



Executive Director
CTO/CISO
Satoshi Tajima

Satoshi joined Finatext in 2019 after working in VOYAGE Group (now CARTA HOLDINGS). Graduated from School of Information and Communication, Meiji University. CISSP holder.

Leadership



Outside Director Hideki Yamauchi[1]

Hideki Established Global Cyber Investment in 2000 after working at The Industrial Bank of Japan. He became a outside director of Finatext in 2016. B.A. in Economics from The Univ. of Tokyo.



Statutory Auditor Ryosuke Nomura[2]

Ryosuke joined Edison Law Office as a lawyer in 2018 after working at several law offices. He became a statutory auditor of Finatext in 2020. B.A. in Laws from The Univ. of Tokyo.



Statutory Auditor Mamoru Sato[2]

Mamoru began his career at Bankers Trust in Japan and served as CFO and Statutory Auditor at Citi in Japan. He became a statutory auditor of Finatext in 2019. B.A. in Economics from Senshu Univ.



Statutory Auditor Hisayori Kataoka[2]

Hisayori established Hisayori Kataoka CPA Office in 2020 after working at Deloitte as a CPA. He became a statutory auditor of Finatext in 2021. B.A. in Economics from Keio Univ.

1. Hideki Yamauchi is an outside director.
2. Statutory auditors Mamoru Sato, Ryosuke Nomura and Hisayori Kataoka are outside statutory auditors.

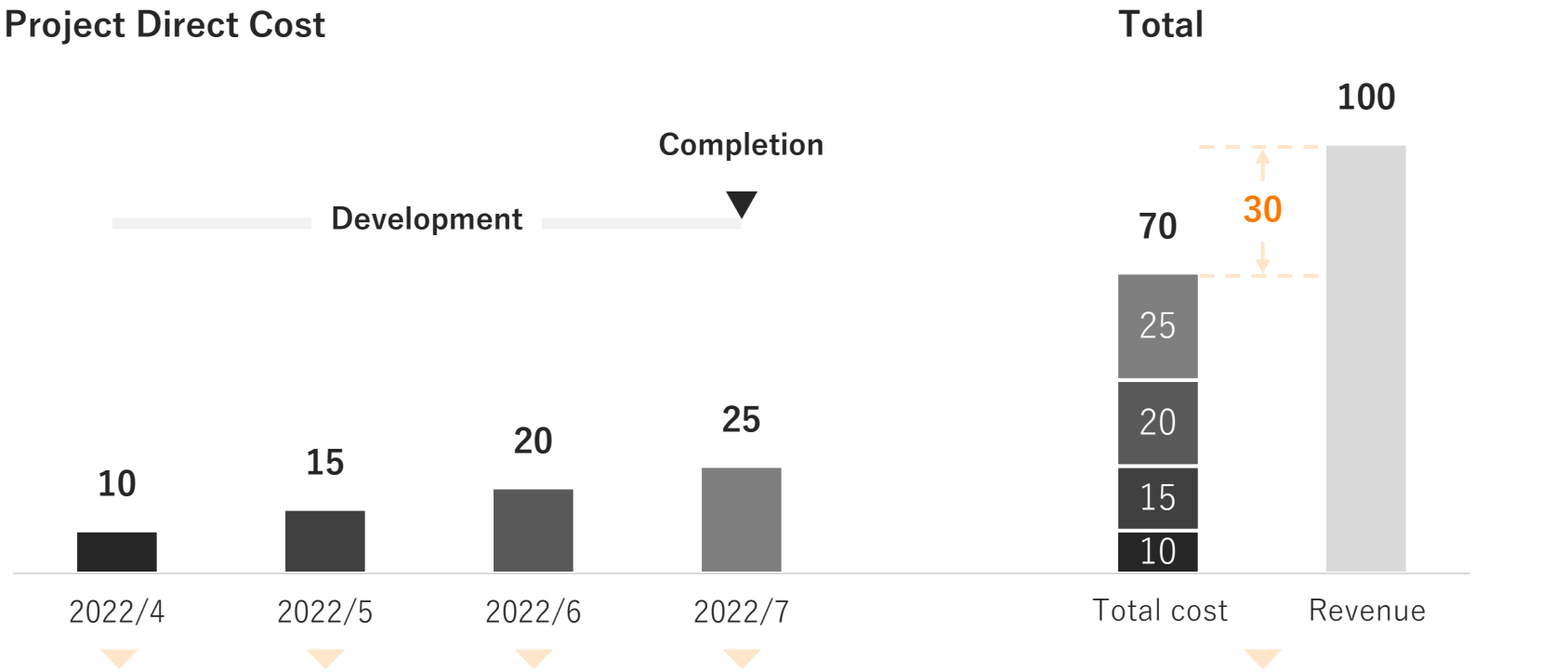
APPENDIX

BUSINESS OVERVIEW

Revenue Recognition of Dev Projects

"Cost recovery method" is adopted in recording one-off revenue of development projects.

Although part of the revenue is recognized in development phrase, profitability tends to be low, because revenue and expenses are recorded in the same amount.



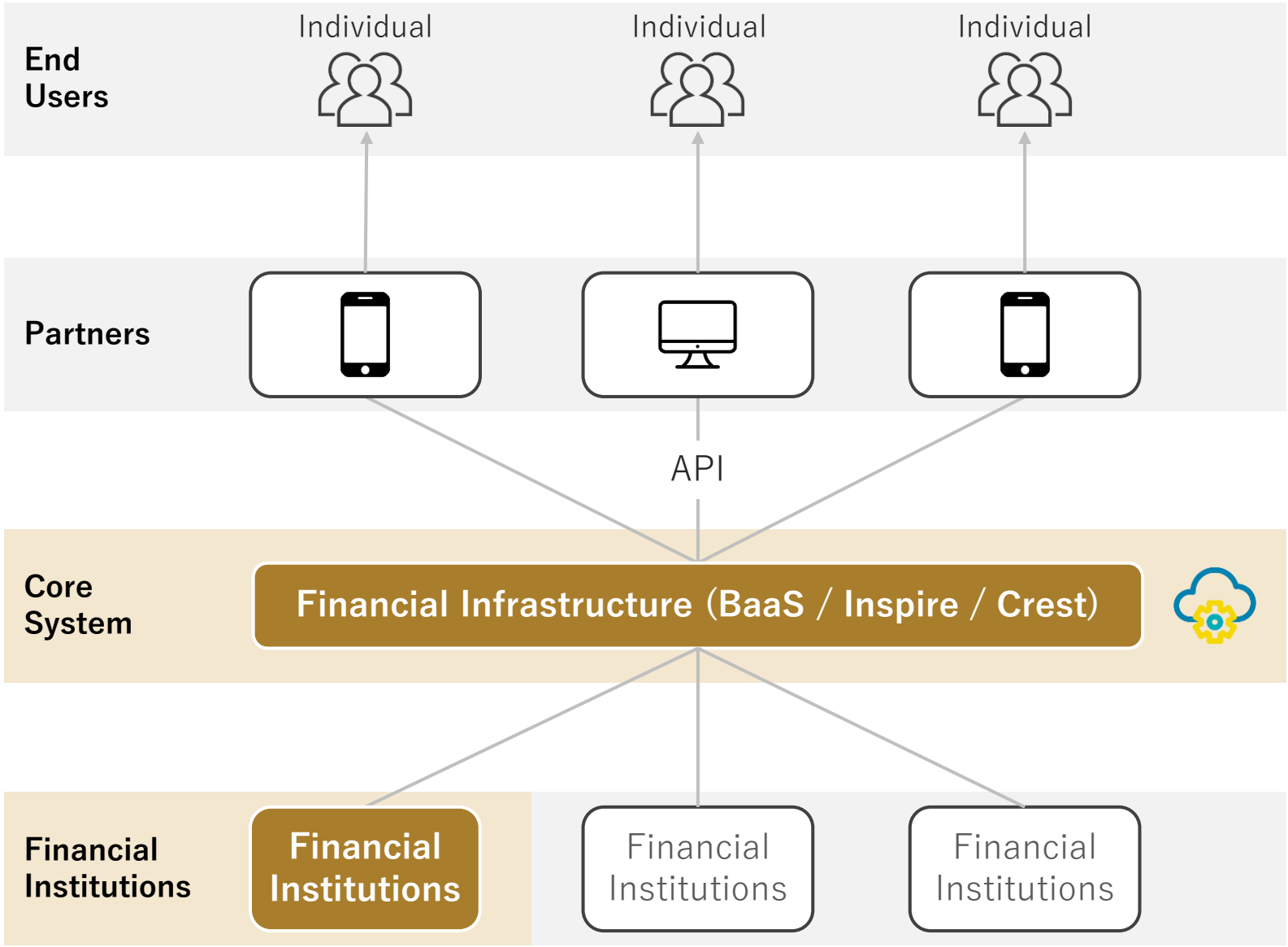
Revenue Recognition

	2022/4	2022/5	2022/6	2022/7
Dev	10	15	20	25
Completion				30
Total	**10**	**15**	**20**	**55**

Overview

Develop next-generation cloud-native core systems that provide necessary business infrastructure for offering financial services.

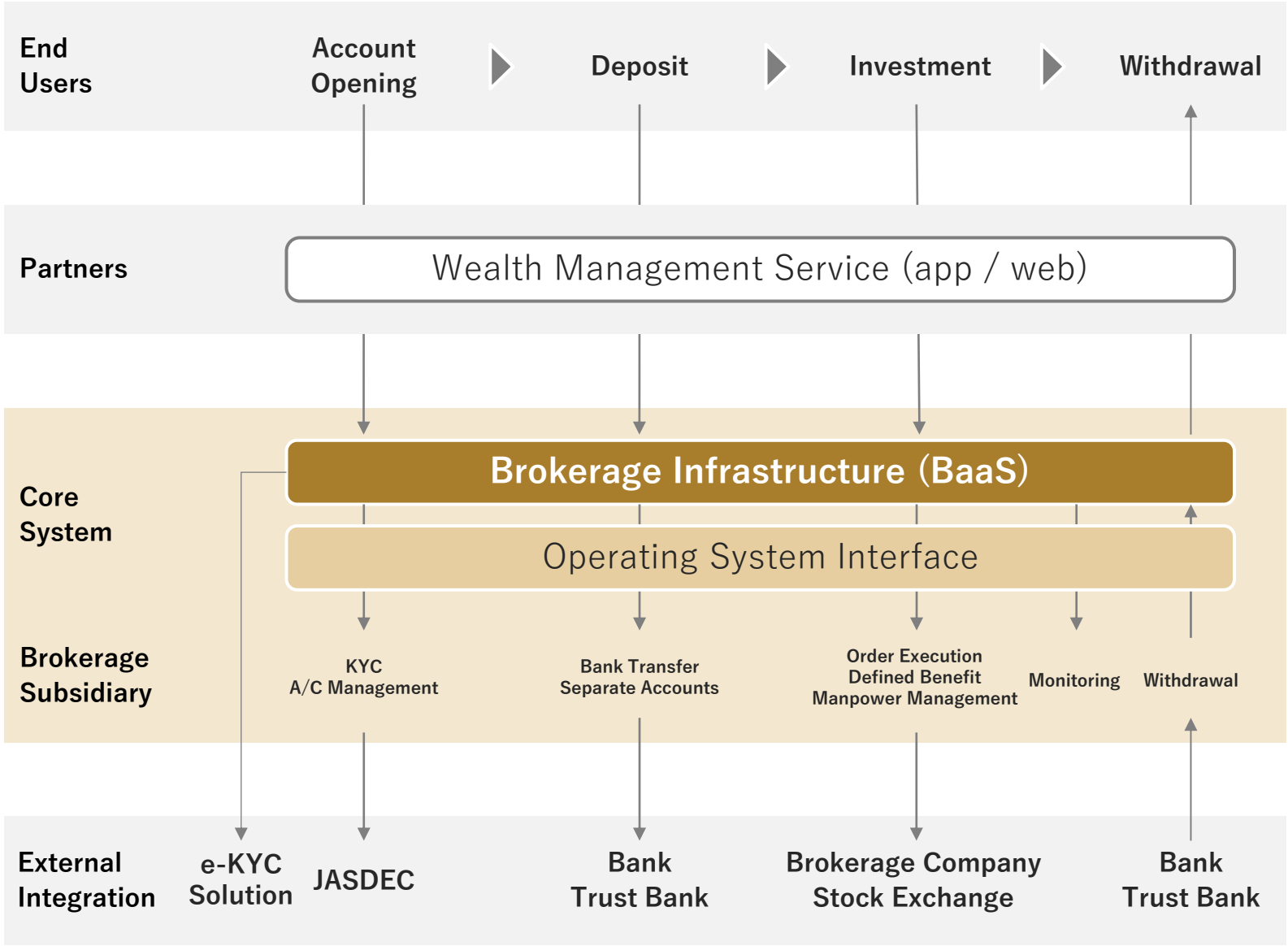
Currently offer 3 solutions: ①“**BaaS**” for asset management services, ② “**Inspire**” for insurance services, and ③“**Crest**” for lending services.



①BaaS

Cloud-native, API-based infrastructure “BaaS” for wealth management providers.

Partners can launch wealth management services at low cost by managing the various external connections on the cloud.



①BaaS Service

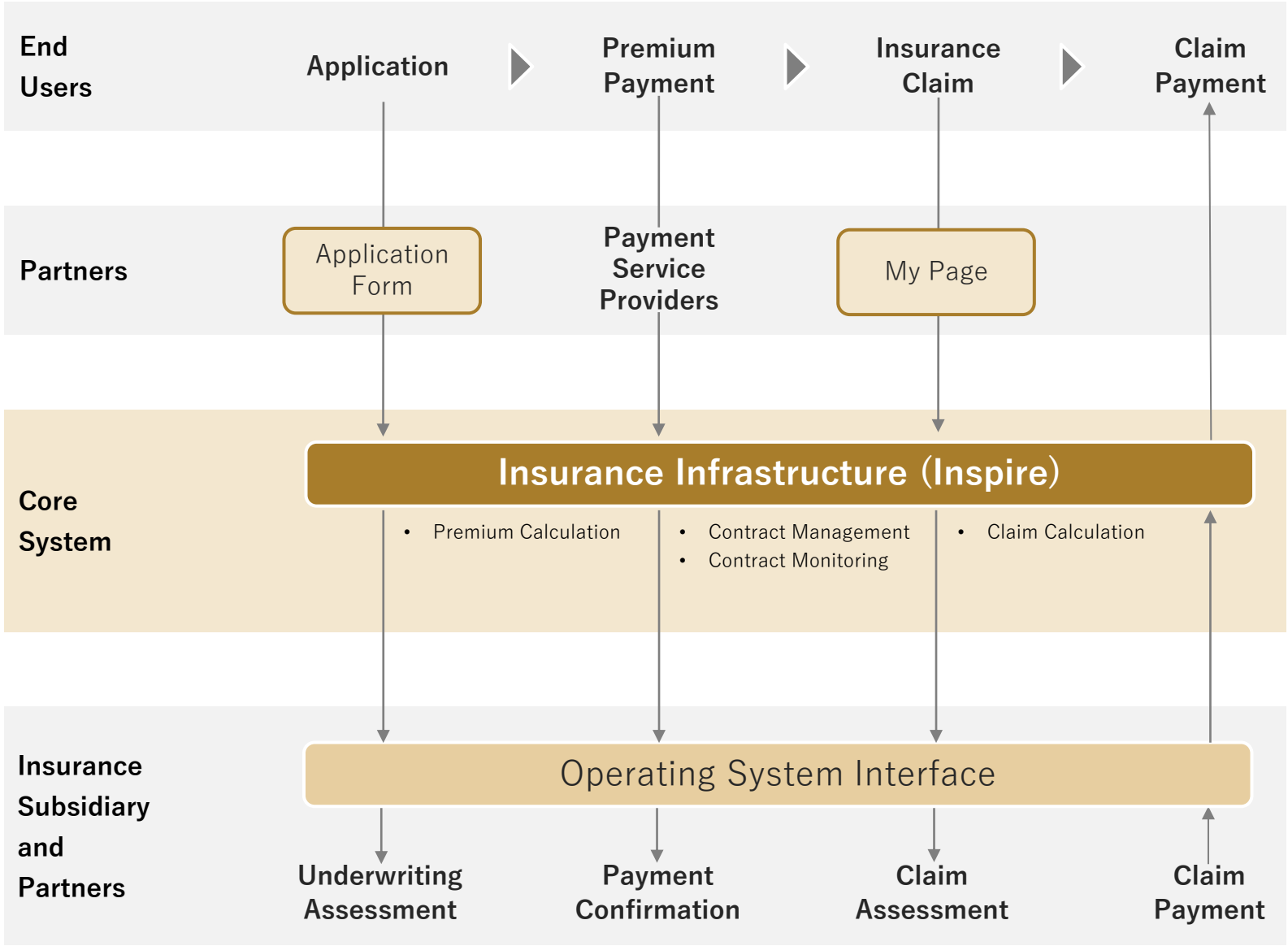
Currently 17 services are in operation.

Non-Financial Institutions (Embedded Investment)	Asset Managers (Direct sales)	IFA (Discretionary Investment Management)	
Saison Pocket (Credit Saison)	US ETF WRAP (GCI AM)	Japan Asset Management	CS Asset
Wealth Wing (ANA X)	N Direct (Nissay AM)	Innovation IFA Consulting	Financial Standard
Korekabu (Seven Bank)	Saison-to-tsuzuku (Saison AM)	Hoken No Madoguchi Group	Snowball
	mattoco+ (Mitsubishi UFJ AM)	Amber Asset Management	IFA Leading
		Value Management	LIFE-D

②Inspire

Cloud-native, API-based infrastructure “Inspire” for insurance providers.

Enables partners to expand their business by putting new insurance products on the market in a short time with low cost.



②Inspire Client

Provided to 10 companies, including our small amount short-term insurance subsidiary.

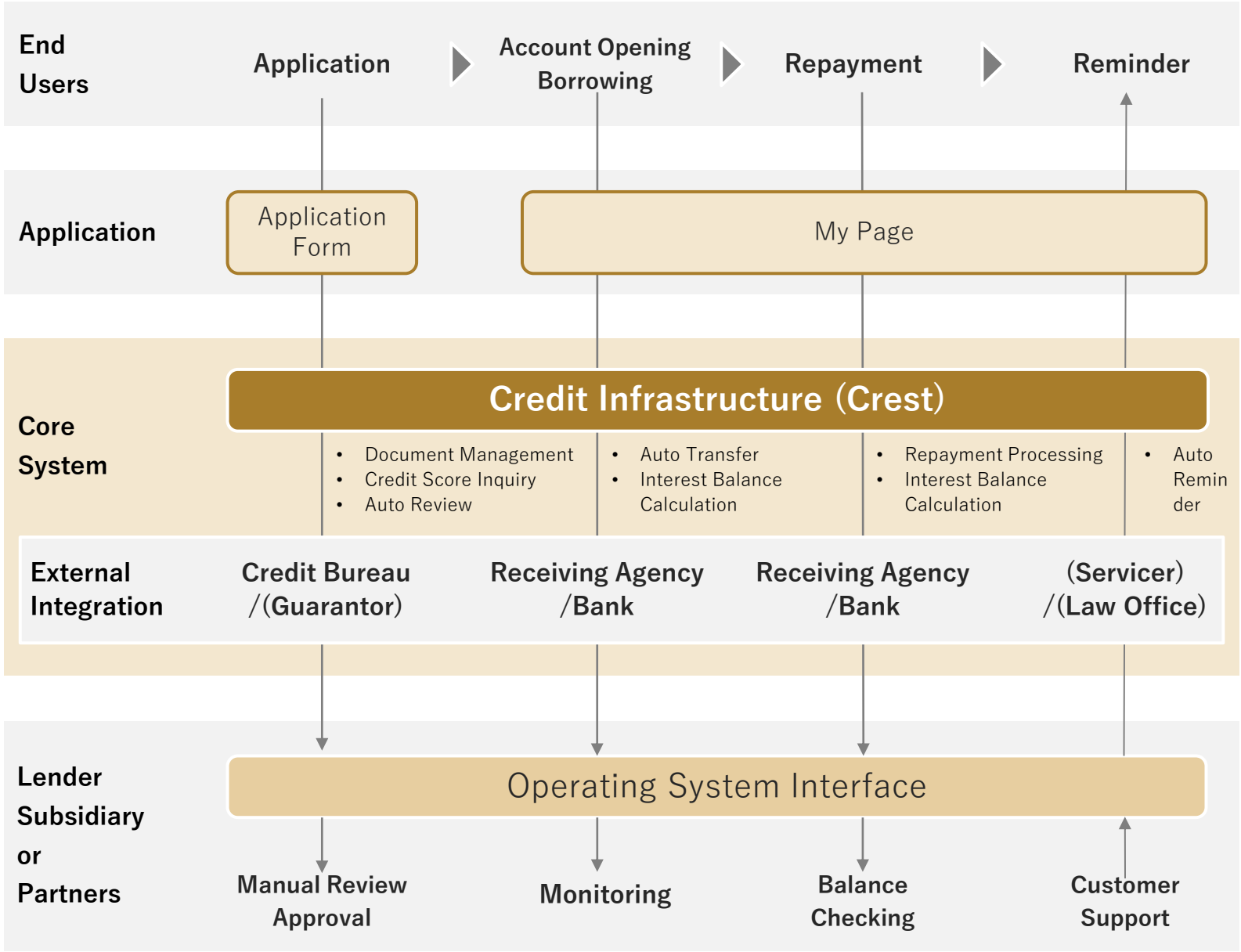
Support a wide range of insurance products from small amount short-term insurance to non-life insurance, from individuals to business entities.

1. Aioi Nissay Dowa Insurance
2. EPOS Small Amount Short-term Insurance
3. Nissay Plus Small Amount Short-term Insurance
4. Smartplus Small amount Short-term Insurance
5. Mitsui Sumitomo Insurance
6. MUFG Bank
7. Tokio Marine & Nichido Fire Insurance
8. MST Insurance Service
9. Kyoei Fire & Marine Insurance
10. Nisshin Fire & Marine Insurance

③Crest

"Crest" provides a suite of business processes needed in a lending business, all on an API basis.

It manages diverse external collaborations in the cloud, thus enabling the swift and cost-efficient launch of new services and DX of existing services.



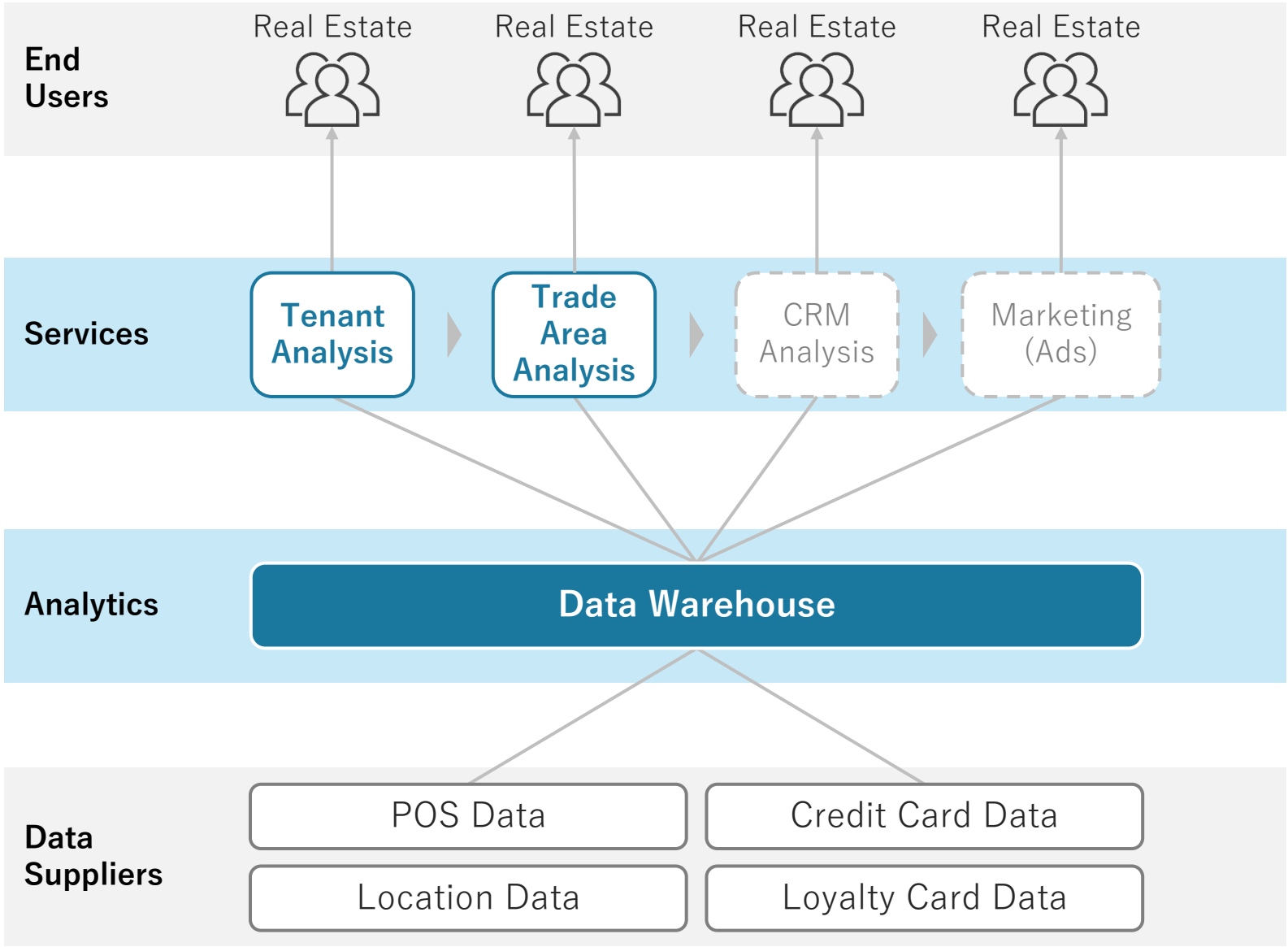
Data License

Currently offer “Alterna Data” for corporate analysis; and “Nikkei CPI NOW”, “JCB Consumption NOW” and “HRog Wage NOW” for macroeconomic research.

	Data Services for Corporate Analysis	Data Services for Macroeconomic Research
Overview	AlternaData	日経CPINOW JCB消費NOW HRog賃金Now
Overview	• Provide insights for corporate analysis, such as sales, product unit prices, and customer unit prices	• Offer price indices, consumption indices, and wage indices with higher frequency and faster reporting than official statistics
Data Partners	• Nikkei • True Data • KDDI • CCC Marketing • BCN • HRog etc.	• Nikkei • JCB • HRog
Data	• POS data • Location data • Loyalty card data • Credit card data • Job posting data • Electronic receipt data • TV commercials data	• POS data • Credit card data • Job posting data

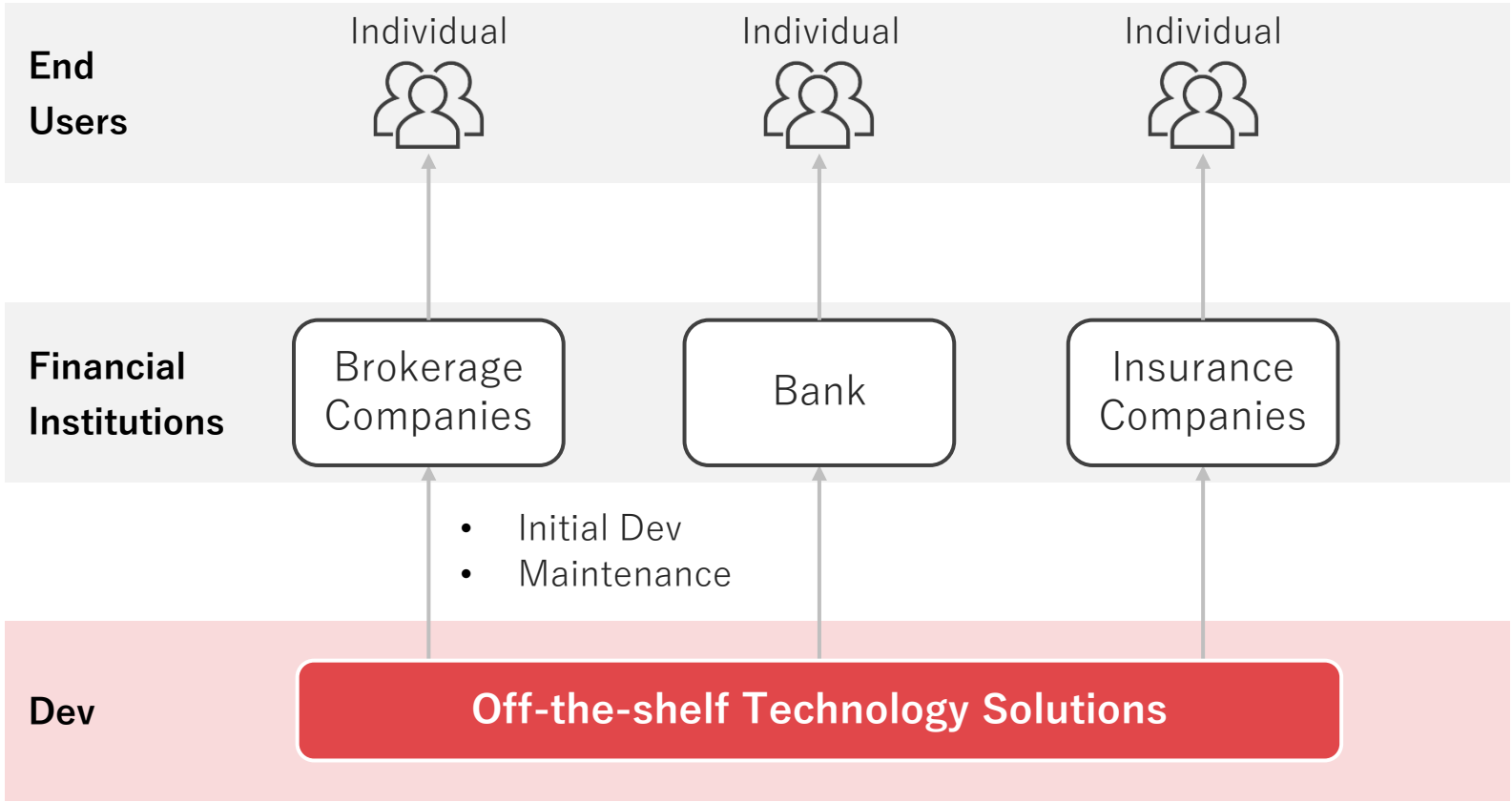
Data Analytics for Real Estate

Data analytics services by integrating multiple alternative data with our knowledge and experience.



Overview

Develops front-end applications and provides off-the-shelf technology solutions to financial institutions to accelerate their DX.



Clients (Published)

- KDDI
- MUFG Bank
- Daiwa Brokerage
- SMBC Nikko
- Nomura Holdings
- Nomura Asset Management
- Rakuten Brokerage
- GMO Click Brokerage

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